



**2009-2010 Annual Action Plan
CDBG/HOME Programs
July 1, 2009 – June 30, 2010**

Rebecca R. Smothers, Mayor

City Council Members:

Latimer Alexander, At-Large	Mary Blakeney, At-Large
Bernita Sims, Ward 1	Foster Douglas, Ward 2
Michael Pugh, Ward 3	Bill Bencini, Ward 4, Mayor Pro Tem
Christopher Whitley, Ward 5	John Faircloth, Ward 6

Strib Boynton, City Manager

Submitted by

Community Development & Housing Department
Michael E. McNair, Director
211 South Hamilton Street, Suite 312
High Point, North Carolina 27261
(336) 883-3349

I. Executive Summary	4
II. Community Development & Housing Department Overview	4
A. Citizens Advisory Council	6
B. The Planning Process	6
C. Public Hearings	6
D. Public Notice	7
E. Projected Sources of Funding	9
F. Proposed Uses of Funding	10
G. Geographic Priorities & Core City Plan	11
H. Neighborhood Revitalization Strategy Area (NRSA)	12
I. Income Guidelines	14
J. Fair Housing: Fair Market Rents and Affordable Housing	15
III. Affordable Housing Activities	16
A. Community Housing Development Organization (CHDO) Activities	17
B. Emergency Repair Program	19
C. Homebuyer Assistance	21
D. Individual Development Accounts	25
E. Infill Housing Program	26
F. Southside Revitalization Plan	27
IV. Community and Neighborhood Development Activities	30
A. Community Capacity-Building Program	31
B. Community –Based Initiatives	34
C. Public Service Grants	35
D. Reducing Homelessness	40
E. Relocation Assistance Due to Code Enforcement	41

V. General Program Administration	42
A. HOME Matching requirements	42
B. Recapture Provisions	42
C. Local Monitoring and Compliance	43
D. Fair Housing	44
E. Discharge Policy	45
F. MWBE	46
VI. Other Activities	47
A. Lead Based Paint	48
B. Neighborhood Stabilization Program	50
C. CDBG-R	52
D. Individual Development Accounts Program	52
E. Project Re-entry	53
F. Shelter Plus Care	54
G. Weed & Seed	55
VII. Glossary of Terms	59
VIII. Certifications	62
IX. Specific CDBG Certifications	
X. Appendix to Certifications	

I. Executive Summary

The City of High Point's 2009-2010 One-Year Action Plan, the fifth and final of a 5-year period, describes activities proposed for funding and implementation. The Action Plan sets forth a description of proposed activities, establishing goals and objectives for each of them. The Plan is based on the housing and community priority needs as defined in the Consolidated Plan¹ along with the anticipated financial resources available to address those needs. The Plan also contains goals and measurable objectives for projects and activities which implement strategies established in the Consolidated Plan. This 2009-2010 Annual Action Plan complies with regulations issued by the U.S. Department of Housing and Urban Development (HUD) in 1995. HUD requires Entitlement² communities such as High Point to consolidate its planning, application and reporting requirements for HUD programs including the Community Development Block Grant (CDBG) and the HOME Investment Partnership Grant programs (HOME). The Action Plan must be prepared each year. It is presented for approval to the Citizens Advisory Council and City Council. It must be submitted to HUD by May 15, 2009. A final Plan will be made available for review on the City's website, www.high-point.net/cd and in print form at the Community Development and Housing Department's office, 211 S. Hamilton Street, Suite 312, High Point, NC 27261.

II. Community Development and Housing Department Overview

The City of High Point's Community Development and Housing Department (CD&H) is committed to providing the highest level of service and a broad range of opportunities to its customers. Recognizing that neighborhoods cannot be strengthened simply with "sticks and bricks," the Department implements a diverse but coordinated mixture of programs ranging from affordable housing activities to public services to various neighborhood improvement activities to community-capacity building.

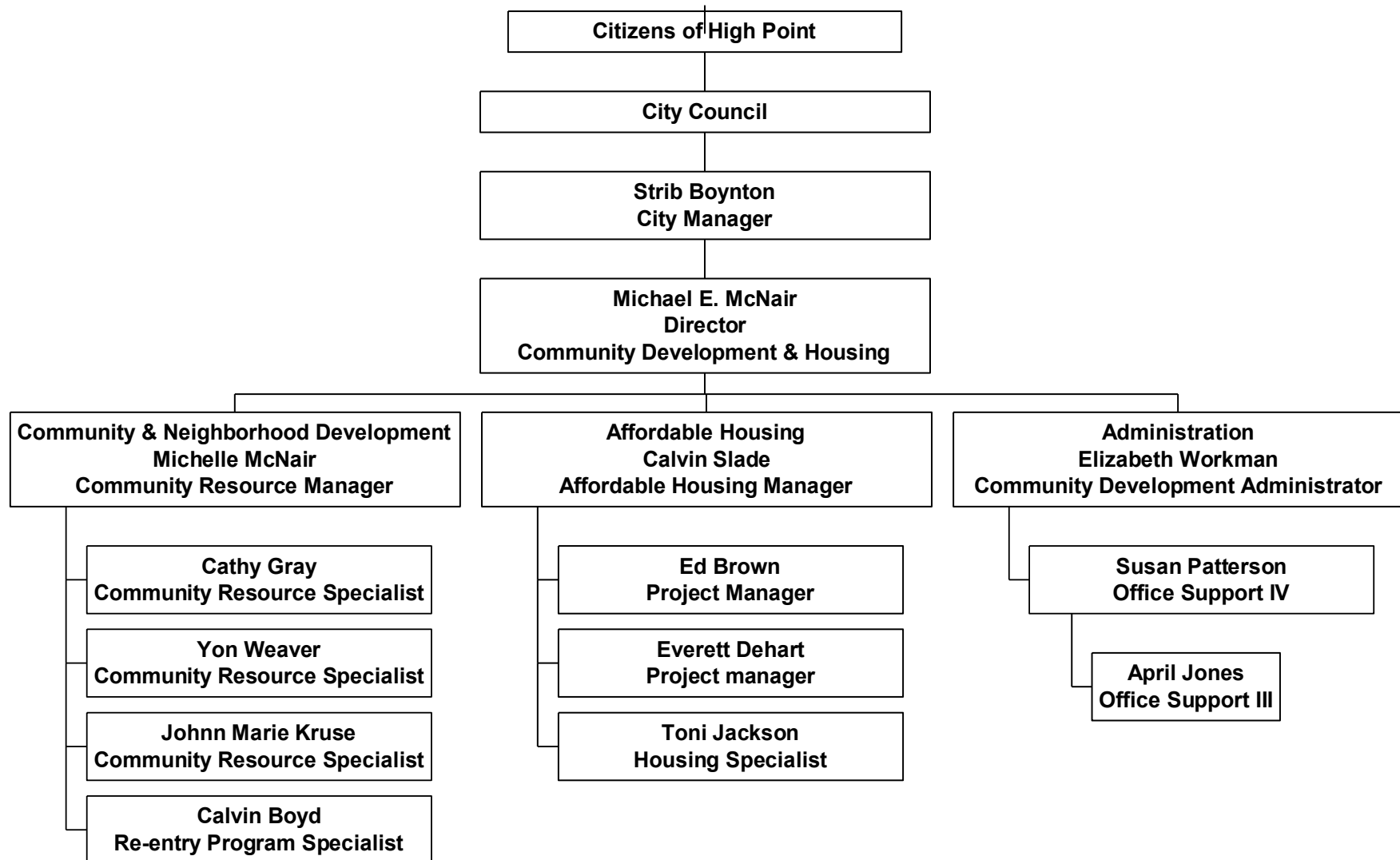
CD&H is responsible for program administration, monitoring, compliance and evaluation. It prepares the 5-year Consolidated Plan and the One-Year Action Plan. The Department also manages the citizen participation process, makes program documents available for public inspection/comment, assists the Citizens Advisory Council, and seeks City Council approval of the Action Plan. The Department prepares a Consolidated Annual Performance and Evaluation Report³ (CAPER) to inform citizens of the use and impact of community development funds. CD&H staff provide progress reports to the City Manager, the Citizens Advisory Council and City Council. These reports include recommendations on reallocation of funds as appropriate. The Department's organization chart is shown on the next page.

¹ A five-year plan that describes a community's needs, resources, priorities, and proposed activities to be undertaken with HUD funding, primarily CDBG and HOME program funds. The Consolidated Plan is updated annually.

² A city which, based on factors such as its population, age of housing and poverty levels, is entitled to receive CDBG funds directly from HUD.

³ A CAPER explains how jurisdictions carry out housing and community strategies, projects and activities.

Community Development and Housing Organizational Chart



A. Citizens Advisory Council

The Citizens Advisory Council (CAC), a nine-member volunteer entity composed of city residents, plays a key role in the planning process. CAC members are appointed by the Mayor and City Council, and are limited to two consecutive two-year terms. The CAC was established in April 1974 to function as the primary citizen participation mechanism for projects planned and implemented with HUD funds. CD&H is responsible for providing administrative and technical support to the CAC. Current members are:

Archie Johnson, Chair Ward 5
Quel Davis, Ward 3
John Linton, At-Large

Michelle Bodie-Anderson, Ward 1
Charlene Green, At-Large
Gray Wehrley, Ward 4

Dr. Lona Cobb, Ward 2
Foster Douglas, City Council Liaison
Bill Yaner, Ward 6

B. The Planning Process

Participation of the general public and of public organizations is extremely important to the development of the Annual Action Plan. To maximize citizen participation, CD&H staff conducts a series of community meetings to discuss the planning process and solicit input. Community meetings are advertised in local newspapers at least 14 days in advance. This year's meetings were held as follows:

Southside Recreation Center	February 5, 2009
Washington Terrace	February 10, 2009
West End Community Center	February 17, 2009

During these meetings, staff reviewed HUD national objectives as well as ongoing department activities, and facilitated a discussion of community needs and suggestions for improving programs. Meeting with the community gives the department the best opportunities to interact with residents and receive feedback. Staff regularly attend neighborhood group and association meetings in the Core City throughout the year, which builds partnerships, maintains meaningful and productive relationships in the community, and enhances the ability to develop responsive, relevant programs.

C. Public Hearings

Two public hearings were conducted on the proposed Action Plan. The Citizens Advisory Council conducted the first public hearing at 6:30 PM on Thursday, March 26, 2009 at the Community & Neighborhood Development Center, 201 Fourth Street, High Point. The second public hearing was conducted by City Council during its regularly scheduled meeting on Monday, April 20, 2009 in City Council chambers on the third floor of City Hall, 211 South Hamilton Street.

D. Public Notice

The Community Development and Housing Department published a draft of the proposed 2009-2010 Annual Action Plan for public review and comment. The period of public review was for 30 days beginning March 16th and ending April 14th, 2009. The proposed plan was available for review at the following locations:

- High Point Public Library, 901 N. Main Street, 2nd Floor Research Services Desk
- Community Development & Housing Department, Room 312, City Hall, 211 S. Hamilton Street
- Community & Neighborhood Development Center, 201 Fourth Street
- Fairview Family Resource Center, 401 Taylor Avenue
- Macedonia Family Resource Center, 401 Lake Avenue
- West End Community Center, 901 English Road
- Rankin Memorial United Methodist Church, 314 Barker Street
- NIA Community Action Center, 2010 E. Green Street, Suite #110
- ARK of Safety Daycare, 1411 Montlieu Avenue
- High Point Housing Authority, 500 E. Russell Street
- Department of Social Services, 300 South Centennial
- Newgate Garden Apartments, 605-D Granby Avenue
- Brentwood Crossings, 308-D Brentwood Street
- Carl Chavis YMCA, 2357 Granville Street

The Annual Action Plan describes housing and community development activities planned by the City between July 1, 2009 and June 30, 2010 with a blend of HOME, CDBG Entitlement, program income, and local funds. The Plan also identifies other activities funded by a Lead Hazard Control grant, Neighborhood Stabilization Program, Weed & Seed, Health and Human Services, Shelter Plus Care, and Project Re-entry through the Governor's Crime Commission. For more information, please call or write: Community Development & Housing Department, City of High Point, PO Box 230, High Point NC 27261 or visit our website: www.high-point.net/cd. The City of High Point's meeting facilities are accessible to people with disabilities; persons needing special accommodations are asked to call (336) 883-3298 (voice) or (336) 883-8517 (TDD) to make prior arrangements.

E. Projected Sources of Funding

The CDBG program was created to plan and implement projects that foster revitalization of eligible communities throughout the United States. High Point is an Entitlement city, eligible to receive an annual CDBG allocation directly from HUD. Title I of the Housing and Community Development Act of 1974, as amended, is the legislation that authorizes the federal government to disburse block grant funds. The primary goal of this law is the development of viable urban communities. Program objectives include the provision of decent housing, a suitable living environment and expanded opportunities principally for low to moderate-income individuals and families.

The City of High Point has been an Entitlement city for over 30 years. CDBG-funded projects and activities must meet one of three broad national objectives; all of High Point's CDBG-funded activities in the Annual Action Plan meet at least one of these national objectives:

1. Benefit low and moderate income persons
2. Aid in the prevention and/or elimination of slums or blight
3. Meet community development needs having a particular urgency

HUD also allocates HOME program funding to assist in implementing affordable housing strategies that address local housing needs. This program strives to meet both the short-term goal of increasing the supply and availability of affordable housing and the long-term goal of building partnerships between state and local governments and non-profit housing providers. It was created under the auspices of the National Affordable Housing Act of 1990. The HOME program affirms the federal government's commitment to:

- Provide decent, safe and affordable housing to all Americans
- Alleviate the problems of excessive rent burdens
- Alleviate and/or eliminate homelessness
- Eliminate deteriorating housing stock

Funds to operate the program are allocated by formula. Grantees must spend their allocations within five years, otherwise funds are subject to recapture by HUD. In the past the City of High Point received its HOME funds allocation as part of a consortium that included the cities of Greensboro and Burlington as well as Alamance and Guilford counties. The City was a member of the consortium⁴ for a decade. The 2009-2010 Annual Action Plan represents the fifth year that High Point has been a Participating Jurisdiction⁵, receiving HOME funds directly from HUD.

HUD regulations require the City to identify all resources expected to be available to implement activities identified in this Annual Action Plan. These funds, enumerated in the chart on the next page, will be used to develop a coordinated, comprehensive approach to the core goals identified in the Plan.

⁴ A HOME consortium is a legal entity comprised of contiguous units of local government. Typically a group of local governments choose to form a consortium primarily because one or more members are not eligible to receive a formula allocation, or their formula allocation would not meet the minimum threshold for funding.

⁵ HUD designation as a participating jurisdiction occurs if a State or local government meets funding thresholds, notifies HUD that it intends to participate in the program, and obtains approval by HUD of a Consolidated Plan.

Anticipated Funding & Source

HOME

CDBG

City

Total

CDBG Program Funds 2009-2010

\$781,634

CDBG Program Income

\$150,000

Consortium HOME Funds

\$150,000

HOME Program Funds 2009-2010

\$498,359

HOME Prior Year Funds

\$170,789

HOME Program Income

\$5,000

Consortium Program Income

\$30,000

City Match Funds for HOME

\$176,930

City-funded budget, 1 salary/operating expense

\$65,357

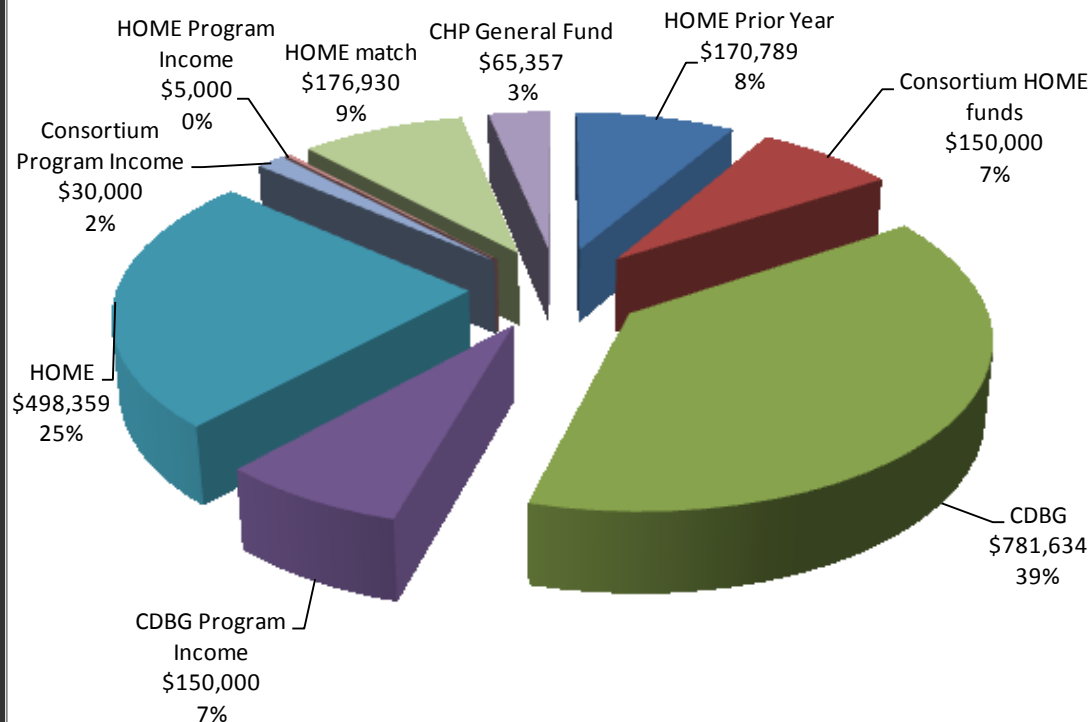
TOTALS

\$1,031,078

\$931,634

\$65,357

\$2,028,069



Revenue sources: \$2,028,069

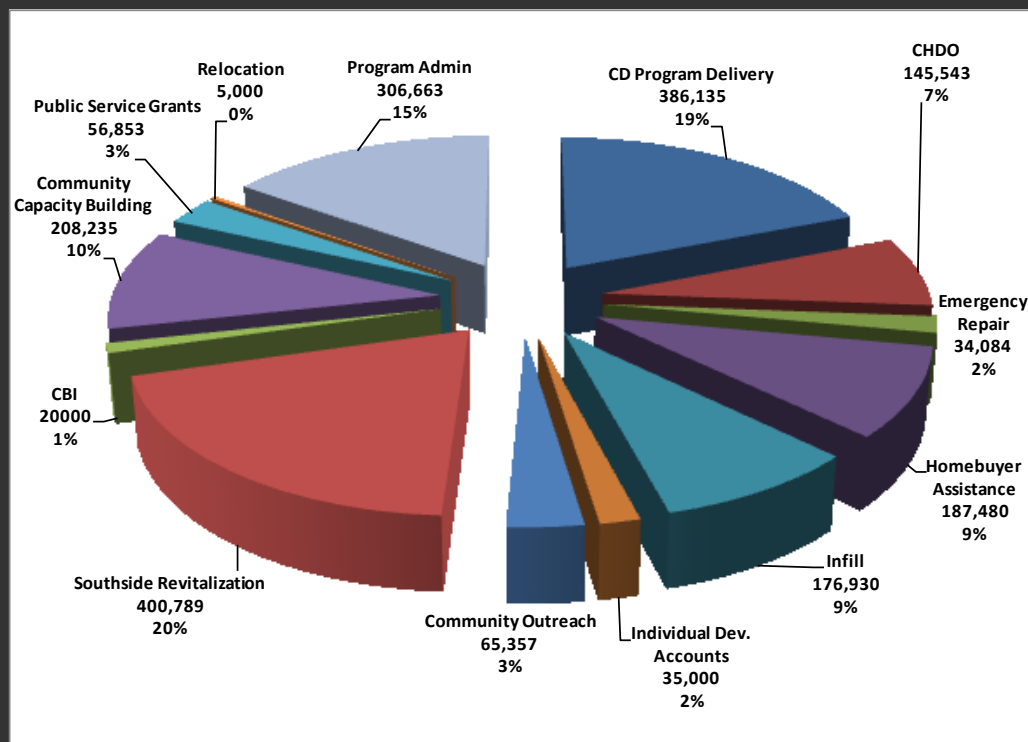
Where does the money come from?

Our normal operating budget is illustrated to the left. HUD's CDBG and HOME funds provide the bulk of funds used to provide affordable housing, neighborhood revitalization, emergency repairs, down payment assistance and community programs.

Loan repayment income is added to the budget, as are required HOME match funds from the City's regular budget. The City also provides some operating funds.

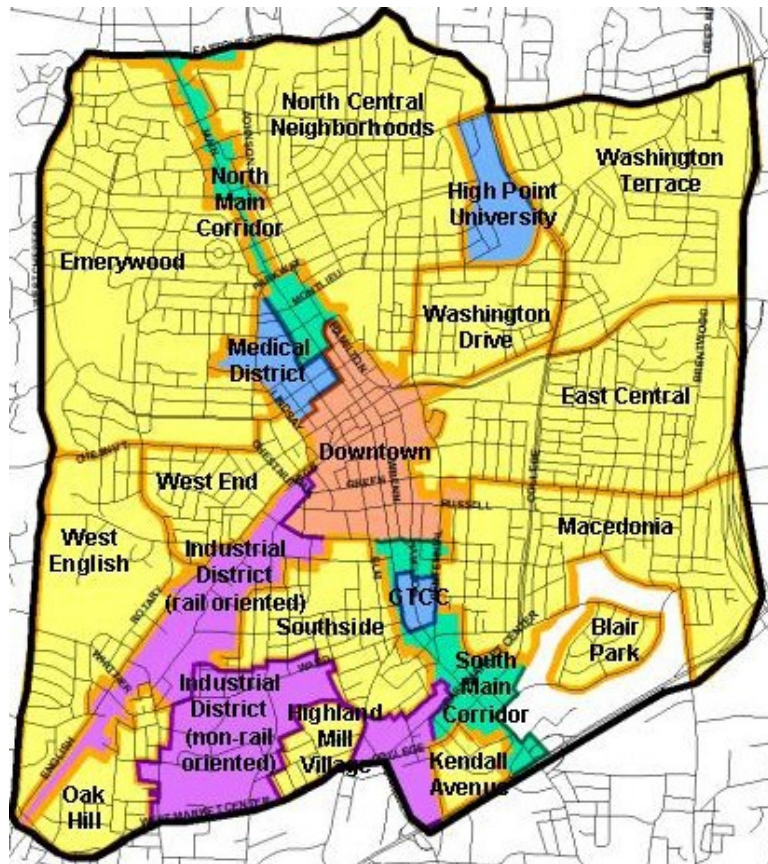
F. Proposed Uses of Funding

Affordable Housing	Program Delivery	386,135	Delivery costs to provide affordable housing
	CHDO	145,543	Affordable housing development
	Emergency Repair	34,084	Home repairs
	Homebuyer Assistance	187,480	Home purchase, loans/grants
	Infill	176,930	Acquisition and new construction
	Individual Development Accounts	35,000	Finance household management skills
	Southside Revitalization	400,789	Neighborhood improvement
Total		1,365,961	
CNDD	Community Based Initiatives	20,000	Public service projects
	Community Capacity Building & Projects	208,235	Community capacity building programs
	Public Service Grants	56,853	Assistance to Public Service Agencies
	Community Outreach	56,853	Community outreach projects
	Relocation for Code Enforcement	5,000	Aids relocated residents
Total		356,755	
Program Admin	HOME & CDBG	306,663	Operating, program design, neighborhood analysis
	Total	306,663	
GRAND TOTAL		\$2,028,069	



In accordance with HUD regulations, the Department designs and implements various affordable housing, community and neighborhood development strategies to meet community needs. Affordable housing strategies are designed to increase the supply of affordable housing, improve the condition of existing low-income housing stock and enhance the accessibility of affordable housing to low-to-moderate income homebuyers. Community and Neighborhood Development (CNDD) strategies focus on community capacity-building, enhancing provision of various public services (including US Department of Justice or DOJ-funded Weed & Seed activities and Project Re-entry), and assisting with the implementation of the Guilford County Ten Year Plan to End Homelessness. Funds for additional activities through grants are discussed under “Other Activities,” Section VI, page 45 of this document.

G. Geographic Priorities and Core City Plan



The Core City Plan is a major initiative of the High Point City Council. On September 8, 2005, a contract was awarded to the Walker Collaborative to conduct the planning process as well as prepare a Vision and Plan. After the Plan was completed, the Community Growth Vision Statement and Core City Plan were adopted by the High Point City council on February 8, 2007. The Plan's purpose is to provide a clear blueprint for improving the physical, economic and social facets of High Point's central core area: it reflects the collective vision of the community. With adoption of the Plan, other City policies will be adapted for consistency with the plan including zoning, development regulations, and capital improvement projects. In addition to the main focus on the Core City, this project also forged a community-wide vision as a framework into which the Core City Plan and other future plan can fit. As the City moves toward implementation of the core City Plan, CD&H will continue to re-evaluate its progress and practices to ensure the Department is aligned with Council priorities as articulated in the Plan. The Department will utilize the Plan for guidance on its development, redevelopment and revitalization activities in the City's core area. The Core City area is defined as "downtown and the surrounding neighborhoods, commercial/industrial areas and gateway corridors," illustrated to the left.

A key objective of the Core City Plan is to stabilize and strengthen Core City's neighborhoods by minimizing existing negative conditions while reinforcing positive qualities. The Plan goes further to identify specific improvements in our targeted Core City area. The neighborhoods most commonly have one or more of the following characteristics:

- Natural or man-made boundaries,
- Legal subdivision,
- Shared development patterns,
- Common economic conditions

A common theme expressed throughout neighborhood discussions was that the City largely represented a more post-war suburban feel with houses set back and larger front yards. Most homes were constructed over 50 years ago, and are now aging, which represents a great need in the core city environment. Because of this need, the Core City Plan makes a common recommendation throughout: rehabilitate existing homes, and develop appropriate infill housing on vacant parcels. The Core City Plan lays out specific challenges and recommendations for each affected neighborhood. CD&H programs focus on target areas in the heart of Core City.

Due to the concentration of low-to-moderate income households in the heart of Core City, CD&H has historically targeted neighborhoods in that area. Current targeted neighborhoods are Washington Drive, East Central, Macedonia, Southside and West End, all of which contain the traditional urban land uses of residential, commercial and industrial. Significant residential uses exist in the Washington Drive, East Central and West End sub-neighborhoods. Commercial uses straddle Main Street and the area's historical business corridor. Industrial uses, primarily textile and furniture manufacturing plants, are sprinkled throughout with concentrations in Southside and Macedonia. Violent crime has historically been pervasive but significant impact has been made by the police department's Focused Deterrent Initiative in Southside, West End, East Central and Washington Drive. Targeted areas have a large number of vacant lots and boarded up houses that are a blighting influence. In recent years the City has made a concerted effort to demolish substandard houses that blight Core City neighborhoods.

In an effort to facilitate the construction of infill housing in the Core City, the Department of Planning and Development and the Community Development & Housing Department co-sponsored a text amendment to the City of High Point's development ordinance which establishes a new zoning category known as RS-5. RS-5, Residential Single Family District. This zoning category is primarily intended to accommodate high-density single family detached dwellings in the Core City where public water and sewer service is required. Overall gross density in RS-5 will typically be 7.0 units per acre or less. This category allows for the construction of homes on lots as small as 5,000 square feet. Utilization of the RS-5 category will require Council approval to rezone all affected properties. The text amendment was unanimously recommended to Council and approved at its regularly scheduled meeting on March 3, 2008. The first application of the RS-5 zoning was in the Southside community.

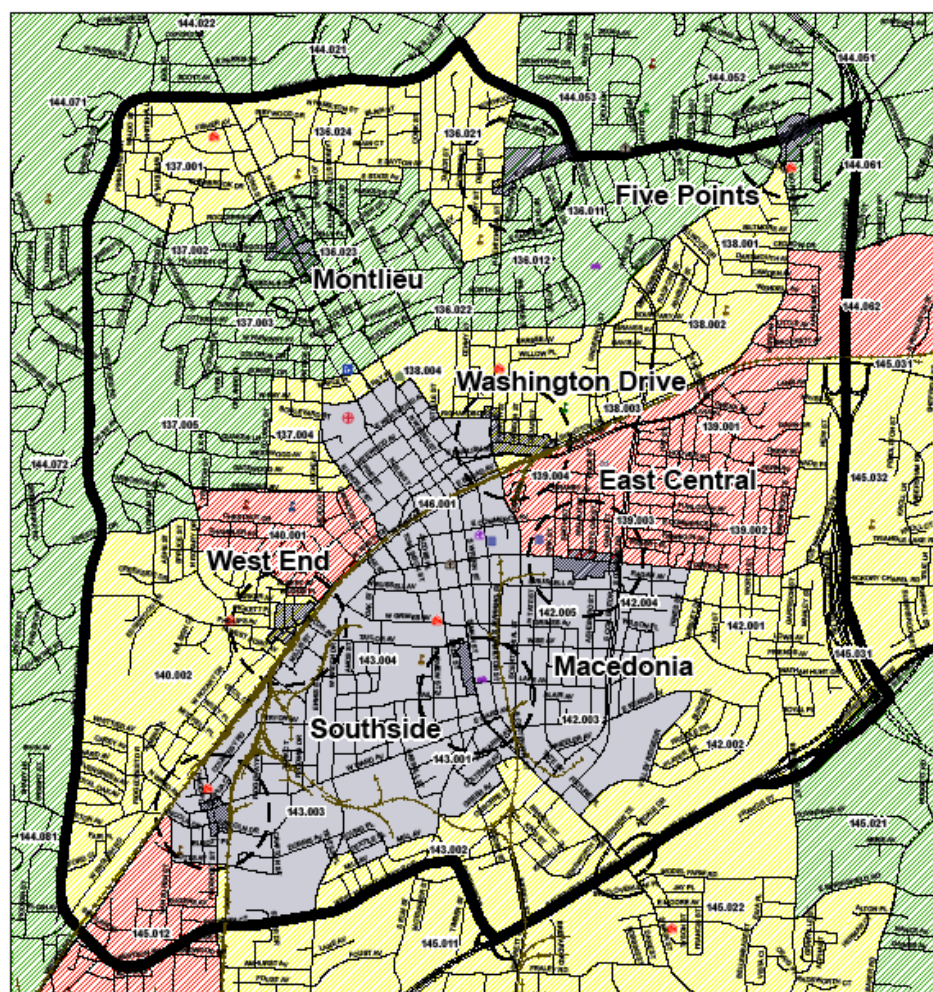
H. Neighborhood Revitalization Strategy Area (NRSA)

The extreme concentration of low-to-moderate income families in the heart of the Core City qualifies High Point to seek Neighborhood Revitalization Strategy Area (NRSA) designations for specific revitalization projects. This designation is possible due to HUD's desire to create communities of opportunity in distressed neighborhoods. Entitlement communities such as High Point may define a NRSA that meets the threshold for low/moderate income residents and is primarily residential. Within the NRSA the City receives much greater flexibility in the use of CDBG funds to stimulate the reinvestment of human and economic capital by economically empowering low-income residents. In order to enhance the impact of its community development programs in Core City neighborhoods, the Department has submitted an application seeding NRSA designation from HUD in specific Core City areas. The area submitted to HUD for NRSA approval is shown in grey on the map on the following page.

Continuing decline, widespread disinvestment in many communities, and the spillover effects in surround areas all point to the need for a different approach to rebuilding communities. HUD specifies that at least 70% of households in the NRSA must have low-to-moderate incomes, or LMI. The map on the next page depicts LMI household percentages in High Point by census block groups.⁶ Block groups in red have LMI percentages in excess of 70%; yellow areas have LMI percentages of 50-70%; green areas have LMI percentages of less than 50%. Clearly, the greatest concentration of LMI households is in the heart of the Core City. The NRSA designation will be used to enhance revitalization projects in the Macedonia and Southside communities.

⁶ A census block group is a subdivision of a census tract, and is the smallest geographic unit for which the Census Bureau tabulates 100% data. Many blocks correspond to individual city blocks bounded by streets but blocks, especially in rural areas, may include many square miles and may have non-street boundaries.

Low / Moderate Percentages by Block Group



Additionally, CD&H has proposed the submission of a HUD Section 108 Small Business Loan application to City Council. Loan proceeds would be used to establish a small business loan program to help attract small business investment in targeted areas of the Core City. NRSA designation enhances the effectiveness and utility of Section 108 funds.

Communities with approved NRSA have the opportunity to develop and promote innovative programs in economically disadvantaged areas of the community that might otherwise prove difficult to attract private investment. Potential NRSA benefits include but are not limited to the following:

1. Businesses that access loans from a CDBG assisted Small Business Loan Pool would not be required to track the incomes of persons who take jobs. This enhanced flexibility may help induce businesses which otherwise may have found the low/mod benefit requirements too restrictive to consider locating in the NRSA. CDBG-assisted business located in the NRSA can focus on job creation and enjoy less invasive monitoring requirements from the city.
2. Economic development activities carried out within the NRSA will enjoy reduced recordkeeping requirements as well as a reduced scope of information that the City must collect and document. Additionally, the NRSA allows greater flexibility in selecting and implementing economic development activities.
3. The NRSA allows housing units to be aggregated and treated as one structure. This means that in the NRSA, only 51% of the housing units assisted with CDBG funds would have benefit low to moderate income families; the remaining 49% could be market rate housing. This would allow the City the ability to promote more income diversification in Core-city neighborhoods.

The NRSA designation lays the foundation to utilize CDBG and Section 108 funds to implement creative economic empowerment strategies that focus on microenterprise and economic development assistance programs that will create meaningful employment opportunities and promote comprehensive neighborhood revitalization.

I. Income Guidelines

HUD is required by law to set income limits in determining eligibility of applicants for assisted housing programs which use HUD funds. The income guidelines provided to High Point reflect incomes for the Greensboro-High Point Metropolitan Statistical Area (MSA).⁷ The table below contains 2009 income limits with breakdowns by family size and income categories for High Point. These guidelines form the basis of eligibility criteria for the City's CDBG and HOME-funded projects. According to the 2005-2010 Consolidated Plan, High Point families with incomes at or below 30% of the area median income are at the greatest risk for housing problems.⁸ These families also have the greatest risk of exposure to lead-based paint hazards.

2009 Income Limits					
PERSONS IN HOUSEHOLD	VERY LOW INCOME 30% MEDIAN	LOW INCOME 50% MEDIAN	MODERATE INCOME 80% MEDIAN	AREA INCOME 100% MEDIAN	MIDDLE INCOME 120% MEDIAN
1	\$12,300	\$20,500	\$32,750	\$40,937	\$49,125
2	\$14,050	\$23,400	\$37,450	\$46,812	\$56,175
3	\$15,800	\$26,350	\$42,100	\$52,625	\$63,150
4	\$17,550	\$29,250	\$46,800	\$58,500	\$70,200
5	\$18,950	\$31,600	\$50,550	\$63,125	\$75,750
6	\$20,350	\$33,950	\$54,300	\$67,875	\$81,450
7	\$21,750	\$36,250	\$58,050	\$72,562	\$87,075
8	\$23,150	\$38,600	\$61,800	\$77,250	\$92,700

Census median family income (MFI) estimates are updated with county-level Bureau of Labor Statistics earnings data and Census American Community Survey (ACS) state-level MFI estimates or ACS local area MFI estimates. Separate HUD MFI estimates are calculated for all MSAs and nonmetropolitan counties. HUD uses the Section 8 program's Fair Market Rent (FMR) area definitions in developing median family income estimates for a given area. HUD income limits are calculated for every FMR area with adjustments for family size and for areas with unusually high or low income-to-housing cost relationships. HUD sets income limits to determine eligibility for each Entitlement's programs and services. FY 2009-2010 MFI estimates are based on data generated by the census for that community, and are updated annually.

⁷ The US Office of Management and Budget designates MSAs according to published standards that are applied to Census Bureau data. The general concept of MSAs is that of a core area containing a substantial population nucleus, together with adjacent communities having a high degree of economic and social integration with that core.

⁸ Housing problems are defined as having to pay more than 30% of income for housing, having inadequate kitchen or plumbing facilities, or having overcrowded housing (more than one person per room).

J. Fair Market Rents and Affordable Housing

Fair market rents are set annually by HUD to identify the amount needed to rent modest two-bedroom housing in an area⁹. They are affordability indicators of the general housing market for an area. One way to evaluate rental-housing costs is to compare the Housing Wage¹⁰ to the estimated mean rental wages¹¹. According to the National Low Income Housing Coalition, the housing wage in the Greensboro-High Point MSA is \$13.82 per hour, whereas the estimated mean renter wage in our MSA is \$12.08 per hour. This means that 45% of renters in the Greensboro-High Point MSA can't afford a 2-bedroom apartment at the fair market rent. The table below compares the amount of rent that a lower income family of four can afford at different income levels with the annual HUD-established fair market rent for a two-bedroom unit.

Percent of Median Income	Annual Income	Affordable Rent	Fair Market	Difference
10%	\$5,610	\$140	\$719	-\$579
20%	\$11,220	\$281	\$719	-\$439
30%	\$16,830	\$421	\$719	-\$298
40%	\$22,440	\$561	\$719	-\$158
50%	\$28,050	\$701	\$719	-\$18
60%	\$33,660	\$842	\$719	\$123
70%	\$39,270	\$982	\$719	\$263
80%	\$44,880	\$1122	\$719	\$403
90%	\$50,490	\$1262	\$719	\$543
100%	\$56,100	\$1403	\$719	\$684

The table above reveals that lower income families in High Point have great difficulty in affording available housing in the Triad market and are driven towards older neighborhoods. Housing quality and affordability are intertwined, with one factor often forcing the acceptance of undesirable levels of the other. Low-income families unable to afford market rate rents and also unable to access Section 8 vouchers often find themselves with housing cost burdens that force choices between paying the rent, paying the utilities, food or medicine. Often the poor opt to cut back on medicine, resulting in a decreased quality of life and ultimately higher health care costs for them and the community at large. The inability to pay market rate forces low-income families to find lower cost and lower quality housing found in the older homes of the Core City neighborhoods. Since Core City neighborhoods have the greatest concentration of older housing and consequently the greatest lead poisoning threat, a vicious cycle is put in motion, forcing them to accept the low quality housing which is all they can afford and exposing them to hazardous living conditions.

⁹ It also establishes the maximum rent that could be provided for Section 8 recipients.

¹⁰ A "housing wage" is a term used to describe the average hourly wage needed to rent a two-bedroom dwelling at fair market rent.

¹¹ Estimated mean renter wage is based on Bureau of Labor Statistics data and adjusted using the ratio of renter to total household income reported in Census 2000

III. Affordable Housing Activities

According to the City's 2005-10 Consolidated Plan, a large percentage of extremely low-income and very low-income households in High Point experience one or more housing problems. Households with housing problems are those households occupying units without a complete kitchen or bathroom, that contain more than one person per room, or that pay more than 30 percent of their income to cover housing expenses. More than one-quarter of all households in our community (at any income level) experience a housing problem, and over one-quarter experience a cost burden of 30 percent or more. Many very low-income and extremely low-income individuals experience severe cost burdens. More than ten percent of all households in High Point experience a cost burden of 50 percent or more, while more than one-half of all extremely low-income households fall into this category. The availability of affordable housing is a local as well as national issue.

Many low-income families in High Point are faced with multiple undesirable choices when seeking housing. They must choose between paying more than they can afford, living in substandard housing, or living in overcrowded housing. These choices have corresponding negative impacts in their quality of life. The scarcity of affordable housing in our community is reflected in the extreme concentration of low-income families in older areas of the Core City. Unfortunately, public health records indicate these areas also have the greatest risk for lead based paint hazards. In response to housing needs identified in the Consolidated Plan, Community Development & Housing's affordable housing strategies are focused in three areas:

- Increasing the supply of safe, sanitary and decent affordable housing (single family and multifamily housing development)
- Improving the condition of the existing low income housing stock (housing rehabilitation)
- Improving the accessibility to affordable housing (homebuyer education and down payment assistance)

The 2009-2010 Action Plan allocates more than two thirds of the total budget to various housing activities.

A. Community Housing Development Organization (CHDO) Activities



Budget:	\$145,543
Activity:	Construction of Affordable Housing
Source:	HOME Investment Partnerships Program
National Objective:	Affordable Housing
Eligibility Citation:	24 CFR Part 92.300
Goal:	Provide affordable homeownership opportunities
Objective:	Providing Affordable Housing (12 homes)
Outcome:	Affordability
Performance Measures:	Projected number of affordable sites

Community Housing Development Organizations (CHDO) are nonprofit organizations whose purpose is to provide decent and affordable housing to low to moderate-income persons. The city is required to set aside fifteen percent of its HOME funds for CHDO activities. Currently there are two certified CHDOs: Triad Economic Development Corporation (Triad) and Habitat for Humanity of High Point, Trinity and Archdale (Habitat). Triad has constructed and sold two homes on Windley Street. Habitat has been contracted to build six single family homes in the 1700 block of Graves Avenue, an area directly adjacent to Washington Terrace Park. Habitat has constructed and sold 3 homes on Graves Avenue.

In addition to TRIAD and Habitat, CD&H has identified two agencies interested in becoming CHDOs in 2009-2010, Unity Builders and Caring Services. CD&H has contracted with Unity Builders, Inc. (UBI) to construct 11 single family homes in Southside. The developer has extensive experience in building affordable housing. UBI will complete the necessary requirements to be a certified CHDO during the upcoming fiscal year. Caring Services has been involved in providing transitional housing for many years. Caring Services has been involved in low-moderate housing activities in High Point and has existing working relationship with CD&H.

Habitat For Humanity



Habitat for Humanity of High Point, Trinity and Archdale (Habitat) has been very active since contracting to build 7 affordable housing units in the City of High Point. Habitat has built and sold one unit in West End and 3 units on Graves Avenue in the Washington Drive Neighborhood. CD&H has had preliminary discussions with Habitat for the construction of 3 additional single family homes, two on Graves Avenue and one on Murray St. Habitat has maintained its commitment as a CHDO to develop quality affordable housing for low income households.

In order to promote style variability in the neighborhood, each home constructed on Graves Avenue will have a unique color scheme. Once the homebuyer selects a color scheme, it will not be available for future homes in the neighborhood. The photo above shows the development that has occurred in the prior fiscal year on Graves Avenue. All homes will be Energy Star compliant, and designs are consistent with the Core City Plan principles.

B. Emergency Repair Program



Budget:	\$34,084
Activity:	Rehabilitation
Source:	CDBG
National Objective:	Low and Moderate Income Housing
Eligibility Citation:	24 CFR Part 570.202 (a) (1)
Goal:	To provide emergency housing rehabilitation services to 35 low-to-moderate income homeowners; improve quality of existing low to moderate-income housing stock; to acquire dilapidated housing for repair and/or demolition; to mitigate blighting influences and lead-based paint hazards
Objective:	Provide Decent Housing
Outcome:	Affordability
Performance Measures:	Number of emergency repairs

The rehabilitation of the City's aging housing stock is geared towards ensuring the continued livability and viability of High Point's limited affordable housing units. The Emergency Repair Program is designed to provide quick action in response to homeowners experiencing a system failure that may endanger their health (such as heating systems failure in the winter). With the award of the 2008 HUD Lead-Based Paint Hazard Control Grant, priority for emergency repairs will be given to homes built before 1978; homes that have the presence of lead; and households that are low-moderate income. This requirement is being implemented to meet requirements of the 2008 HUD Lead-Based Paint Hazard Control Grant and also to leverage CDBG funds. Emergency repairs typically completed include the following:

- **Roofing:** Roofing repairs made in a timely manner can prevent further loss from damage to the structure, reduce the incidence of childhood lead poisoning and improve indoor air quality by eliminating moisture intrusion into the living spaces.
- **Heating, Ventilation and Air conditioning:** Heating, air-conditioning and ventilation repairs done in a timely manner can prevent loss of life (due to hypothermia), improve indoor air quality, measurably increase the efficiency of out-dated equipment, reduce the burden of high utility bills and ensure a greater degree of affordability for strapped homeowners.
- **Electrical:** Electrical service upgrades to distribution panels and new wiring when necessary improve safety and allow for additional load to be added when replacing and modernizing HVAC systems.
- **Plumbing/Sewer:** Hot water heating failures are addressed to meet minimum housing requirements. Additional plumbing modifications and repairs are sometimes needed to repair broken water and sewer lines.

- **Collapsing floor systems:** Structural (framing) problems incurred primarily as a result of plumbing failures can have repair costs beyond many homeowners' resources. If, upon inspection, it is determined that substantial failure is imminent, repairs will be undertaken.



The picture on the left shows a failed roof system that required repair to the roof structure and replacement of worn and damaged shingles. Since CDBG funds are scarce, the Department closely monitors clients' income and asset eligibility criteria to focus resources on the lowest income groups. The City will continue to act as the owner's representative to ensure repairs are performed properly and that customer's expectations are met. Services provided to the property owner include:

- Intake and qualification of applicants
- Inspection and assessment of required repairs
- Preparation of the work write-up
- Manage bid-letting process
- Compliance with HUD and local regulation
- Supervision of work, contractor payment

C. Homebuyer Assistance



Budget:	\$187,480
Source:	HOME
National Objective:	Low & Moderate Income
Eligibility Citation:	24 CFR 92.205 (a) (1)
Goal:	Assist low-to-moderate income families purchase homes
Objective:	Assist low-to-moderate income homebuyers purchase 30 homes
Outcome:	Affordability
Performance Measures:	Number of homes purchased

Homebuyer assistance is critical to the Department's goal of providing access to decent, safe, and sanitary housing. The program provides down payment and closing cost assistance to first time homebuyers to reduce out-of-pocket costs in the form of a deferred low interest rate loan. Homebuyer assistance is offered for the purchase of homes in the city limits of High Point. Traditionally, assistance is up to \$5,000 that can be used for closing costs and/or lowering of the down payment. The department offers additional incentives in the form of homebuyer assistance in Macedonia up to \$7,500 and assistance up to \$10,000 for targeted properties in the West End community. Down payment assistance in the amount of \$7,500 is also available for targeted properties in the Southside community currently under a development contract by the City. These assistance packages are designed to attract homebuyers to these specific neighborhoods.

Basic program requirements include:

- Completing a 6-hour Homebuyer Education class offered by Consumer Credit Counseling Services and sponsored by CD&H
- Obtaining a loan from a participating lender
- Meeting income eligibility requirements established for the program
- Purchasing a home within the city limits of High Point
- Agreeing to attend two post-purchase counseling sessions
- Contributing \$500 of their own money toward the purchase

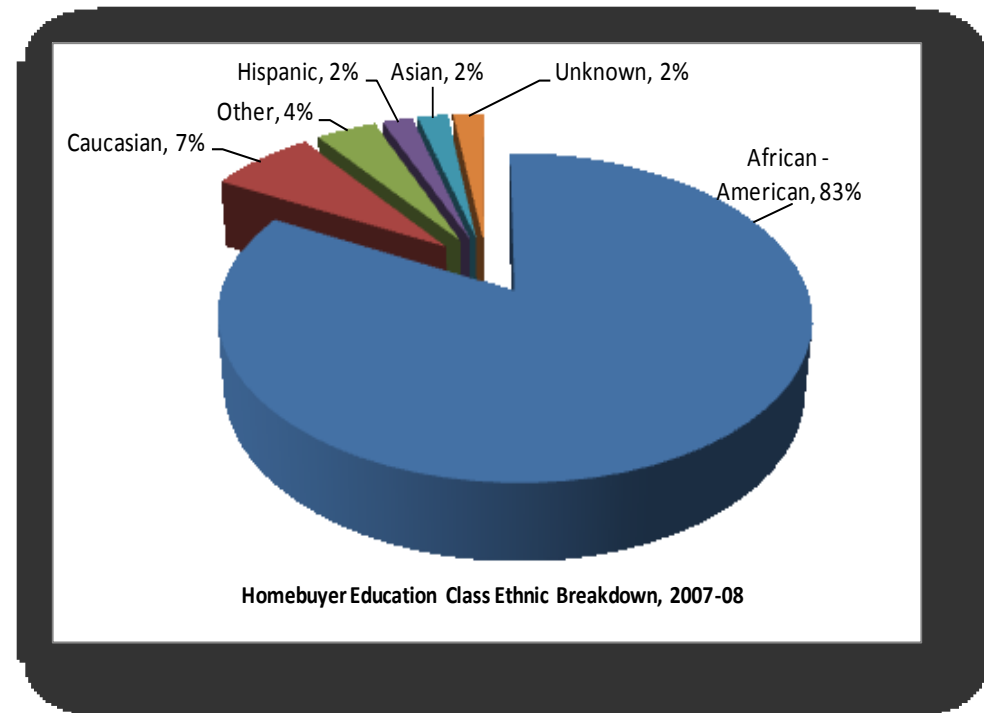
HUD defines “affordable” as housing that costs no more than 30 percent of gross monthly household income. Thus, a worker who earns the current minimum wage of \$6.15 per hour should pay no more than \$319.80 per month for rent and basic utilities, an amount that does not cover the rent on a sanitary and decent one-bedroom apartment in any county in America. According to the North Carolina Housing Coalition a worker needs a housing wage \$12.61 per hour, or \$2,186.00 a month to afford a two-bedroom apartment in North Carolina¹². Increased home prices and rents have pushed the dream of home ownership out of reach for many of the City’s working poor. Our programs are designed for workers able to afford the monthly rent, but who cannot raise the required down payment or closing costs. This barrier to entry is where the City’s programs lend aid to access affordable housing. In the upcoming year we anticipate assisting additional households due to increased production from infill and CHDO development activity.

The sales price of homes purchased with assistance from this program cannot exceed the Federal Housing Administration (FHA) basic standard mortgage limit for Guilford County. Loans are secured by a promissory note and deed of trust that outlines recapture provisions in accordance with 24 CFR Part 92.254. Liens coinciding with the loan terms are placed on all properties.

Homebuyer Education

“The Keys to Homeownership” homebuyer education workshops will be offered monthly at rotating locations throughout High Point to assist future first time homebuyers with the home purchasing process. Locations include the Macedonia Family Resource Center, Roy B. Culler Jr. Senior Center, Southside Recreation Center, Morehead Recreation Center, Oakview Recreation Center and the Community & Neighborhood Development Center. Last year 14 classes were offered and 204 participants attended, averaging 14.6 attendees per workshop. This represents an increase of four classes and 79 additional citizens served over the 2006-07 program year. Other notable statistics include:

Annual pre-test scores equaled 10,310; post-test scores equaled 18,390, an annual increase in knowledge (variance) of 78.37%.
 Gender breakdown: 29% male and 71% female
 Average household income for attendees: \$21,978
 Average household size: 2.6 people



Consumer Credit Counseling Service has been a partner with the City of High Point to offer this valuable information. Classes are seven hours in length, free to the public, and all participants receive a certificate on completion. The classes comprehensively cover the home

¹² The hourly wage needed to afford (at no more than 30% of gross income) a 2-bedroom apartment at Fair Market Rent.

purchasing process. Topics covered include a homeownership overview, financing a home, budgeting, saving and credit counseling, working with a real estate professional, predatory lending, fair housing and foreclosure prevention.

Lender Participation

To receive down payment assistance, an applicant must be able to obtain a loan. CD&H is committed to ensuring that low-to-moderate income applicants receive the best quality loan products and has partnered with the local lending community to help homebuyers obtain an affordable first mortgage. The Department conducts two free lender certification workshops for mortgage lenders who are interested in working with low-income, first-time homebuyers. The mortgage lender must complete the workshop in order to become a Participating Lender for the Homebuyer Assistance Program. These workshops equip lenders with the information and forms necessary to submit a complete package for underwriting. A Participating Lender is a lending institution that cooperates with CD&H in the Homebuyer Assistance Program. Participating lenders must meet the following criteria:

- Offer conforming loans with 1% or less origination fee
- Charge no brokers fees or costs for providing the loan or other associated charges
- Loan-to-value not less than 90%
- Maximum loan amount cannot exceed FHA Mortgage limit
- Market interest rate
- Inform, educate, and facilitate the application process
- Ensure applicant's income eligibility

Certification is granted to the individual loan officer attending the lender certification workshop. Currently, there are thirty-four individual mortgage loan officers from twenty-one lending institutions certified to facilitate and submit a package for the down payment and closing costs assistance program on behalf of an eligible first time homebuyer. These certifications provide a common groundwork to help streamline the application process¹³ and ensure the access of low to moderate-income families to affordable mortgage products. Participating lenders agree to refrain from predatory lending practices in accordance with guidelines established by the Community Reinvestment Association of North Carolina (CRA-NC).¹⁴

¹³ Since participating lenders agree to submit down payment and closing costs assistance packages to the department, prospective homebuyers will only have to fill out one application for approval.

¹⁴ The Community Reinvestment Association of North Carolina's mission is to promote and protect community wealth, advocating for change in financial institution lending practices to promote wealth building in underserved communities and ending predatory lending practices that strip wealth.

The City is considering implementation of LIFE AFTER CLOSING, a foreclosure prevention program. Guilford County ranks in the top ten percent of foreclosures in North Carolina. In an effort to sustain High Point neighborhoods, the City of High Point will implement a foreclosure prevention program which will include an in-depth educational component for homeowners who have taken advantage of the Homebuyer Assistance Program and obtained down payment loans to assist in the home purchase. This course will cover the following key topics according to national industry standards:¹⁵

Budgeting for Homeownership

- Staying financially fit as a new homeowner
- Budgeting
- Maintaining good credit
- Home equity: your home as an asset
- Retirement savings
- Taxes: property and income

Maintaining and Improving Your Home

- Home maintenance and improvements
- Home safety
- Energy conservation

Community Involvement

- Building community

Financing and Sustaining Homeownership

- Foreclosure prevention
- Mortgage options: refinancing, home equity loans and home improvement loans
- Record keeping
- Lending abuses

The course will consist of weekly two-hour sessions held for five consecutive weeks. Participants will be provided with binders to collect and track their expenses and important housing documents. On completion of the five sessions, each participant will be provided a coupon which entitles them to 10% off of the principle balance of their homebuyer assistance loan with the City of High Point.

¹⁵ The National Standards for Homeownership Education and Counseling allow organizations and homeownership professional to demonstrate that all clients receive consistent, quality service in homeownership education and counseling. The standards create a level of consistency in the industry and add to the professionalism of homeownership educators and counselors.

D. Individual Development Accounts



Budget:	\$35,000
Activity:	Assistance toward home purchase
Source:	CDBG
National Objective:	Low-Mod Benefit
Eligibility Citation:	570.201 (n)
Goal:	Personal financial literacy; homeownership
Objective:	Assist 10 households (Create Economic Opportunities)
Outcome:	Affordability
Public Service Access	Improved
Performance Measures:	Improved financial literacy resulting in increased wealth

According to the NC Housing Coalition, the idea for Individual Development Accounts (IDA) was created by author Michael Sherraden in his 1992 book, *Assets and the Poor*. It was further advanced by the Corporation for Enterprise Development in the mid 1990's. One half of all Americans own less than \$1,000 in net financial assets, and one third of American children grow up in households with zero or negative financial assets.

IDAs are part of an asset-building strategy that concentrates on building family security by improving long-term economic well-being and emphasizing beneficial behaviors rather than merely offering temporary assistance. IDAs can be used to reward the monthly savings of working-poor families who are building towards purchasing an asset, most commonly buying their first home, paying for post-secondary education, or starting a small business.

The City's focus with the IDA program will be on home ownership. CD&H records indicate that most graduates of the Homebuyer Education Program have not purchased a home over the last three years. This indicates that additional financial training is needed to help potential low-to-moderate income homebuyers in High Point. The City will partner with Guilford County Homeownership Center to continue an IDA program specifically for High Point. Financial literacy classes will be held at the Community and Neighborhood Development Center, 201 Fourth Street, targeting potential homebuyers who have attended the homebuyer education classes but who also realize that they need additional training and assistance in financial management.

E. Infill Housing



Budget:	\$176,930
Activity:	Acquisition and new construction
Source:	HOME Investment Partnerships Program
National Objective:	Affordable Housing
Eligibility Citation:	24 CFR 92.205 (a)(1)
Goal:	To encourage Core City housing development to mitigate blight for improved quality of life for residents and stabilize neighborhoods
Objective:	To promote the construction of 6 new units of affordable housing
Outcome:	Affordability
Performance Measures:	Number of properties and new affordable houses

The infill housing program has been reconfigured to focus on acquiring strategically located properties and preparing them for redevelopment by affordable housing producers. CD&H has focused on acquiring property in Southside & Washington Drive areas for the development of affordable housing by CHDOs. As a result of infill activities, we expect that 11 affordable housing units will be completed in the Southside neighborhood through infill activities. Approximately 4 affordable housing units will be completed in the Graves Street area of the Washington Drive neighborhood. In consultation with the Planning department, CD&H is spearheading efforts to eliminate Impediments to Fair Housing (Reference document Analysis of Impediments to Fair Housing Choice, Page 5). Construction of affordable housing was enhanced by creation of a new residential RS-5 zoning district thereby removing one impediment cited in the report. In keeping with the need for affordable housing within the Core City area and in consultation with the Planning Department, we will approve and implement site plans specifically designed to comply with the new RS-5 zoning characteristics and the City of High Point's land use plan within the NRSAs.

Funds designated for the 2009-2010 Infill Housing Development Program will be utilized primarily to acquire and develop property pursuant to the Southside Redevelopment Plan and the Core City Plan. The City will continue to explore targeted acquisition opportunities that come on the market. In the past, this program was used for acquisition and new construction activities. The Department has recruited Unity Builders, Inc., as the developer for Phase 1 redevelopment activities in Southside. In addition to Southside, the Department will continue to explore housing development opportunities in the West End and the Washington Drive communities. According to the National Association of Counties, nearly 85% of new housing in the United States targets middle and upper-income households, not working families.¹⁶ In light of this, CD&H seeks to offer attractive affordable housing throughout the Core City. The Community Development and Housing Department will continue to offer builder incentives including deferring payment of the lot until sale to a homebuyer, and offering increased down payment and closing costs assistance to the homebuyer.

¹⁶ *Affordable Housing*, Urban Land Institute, p. 37.

F. Southside Revitalization Plan



Budget:	\$400,789
Source:	HOME
Activity:	Affordable Housing Infrastructure
National Objective:	Affordable Housing
Eligibility Citation:	24 CFR 92.205(a) (1)
Goal:	Implement Phase I of the Southside Revitalization Plan through 8 units of affordable housing
Objective:	Provide decent housing; suitable living environment
Outcome:	Affordability
Performance Measures:	Number of new units of affordable housing

Like so many inner city neighborhoods across the country, Southside began to decline after World War II when suburban development was the main focus. Southside has transitioned significantly in the last couple of decades from a flourishing, vibrant, and diverse neighborhood to one with acute socio-economic problems. Issues identified in Southside by residents, businesses, property owners, and community groups are:

- Old, dilapidated buildings next to residential buildings
- Abandoned and boarded-up houses
- Lack of sidewalks and other pedestrian amenities
- Inadequate recreational facilities
- High crime rate

As a result of the identified issues, the Department commissioned Neighboring Concepts to study the area in the summer of 2004. The purpose of the plan was to provide the guide for development and redevelopment in the Community. The plan would provide a framework to guide future public and private sector decision-making towards long-term objectives. The final report, The Southside Revitalization Plan, was

completed and submitted to the neighborhood association for review. This plan was subsequently included in the Core City Plan and approved by Council in February 2007.

Since approval of the plan, several activities have been completed in Southside. The CD&H focus has been on the following activities:

- Acquisition of land and demolition of dilapidated housing
- Re-zoning of Southside
- Addition of pedestrian amenities
- Improvement of recreational facilities
- Identification of a developer for Southside housing development

The primary focus in Southside has been the acquisition of land and the demolition of dilapidated housing in preparation for Phase 1 of housing development. CD&H has focused on acquiring properties on George Place, Vail Avenue, and Mobile Street. In many cases, the property purchased by CD&H was boarded-up, abandoned or dilapidated. Phase 1 of housing redevelopment was presented to the Technical Review Committee and it was approved. As CD&H prepares for Phase 2, additional blighted and abandoned properties will be acquired for the purpose demolition and creation of new affordable housing. The preliminary drawing on the previous page details lots proposed for Phase I.

CD&H responded to the concerns expressed by citizens of Southside, which cited driving at excessive speeds up and down Vail Avenue. As a result, the construction of a traffic roundabout was completed in May of 2008. The roundabout was put in place to slow down traffic and to make the proposed Phase I redevelopment a safer place for families. The device serves several purposes:

- Ties into existing sidewalks to improve neighborhood walk ability
- Provides handicapped accessible and safer crossings at Cassell and Vail
- Provides an entrance to the Southside Park/connect with the proposed linear park that will extend down Cassell Street

In order to prepare the Southside Neighborhood for future housing development, CD&H partnered with the Planning & Development department to co-sponsor a text amendment to the City of High Point's development ordinance to establish a new zoning category, RS-5. The RS-5 Residential Single Family District is primarily intended to accommodate high-density single family detached dwellings in the Core City where public water and sewer service is required. The text amendment was unanimously recommended to Council and approved at its regularly scheduled meeting on March 3, 2008.



CD&H began a search for an experienced affordable housing developer in the summer of 2008. After discussions with several developers, CD&H made the decision to partner with Unity Builders, Inc (UBI). UBI has a three dimensional housing assistance program with the primary goals of providing:

- Affordable housing, through homeownership, for low-income residents
- Affordable low-rent apartments for low-income residents
- Transitional housing with a structured support system for families and individuals in crisis situations

In partnership with the City of Burlington, NC, UBI constructed and sold 22 units of affordable housing. UBI made a decision in 2008 to move its location to the City of High Point and will focus its housing development efforts in the Southside Neighborhood. In partnership with CD&H, UBI has agreed to build 11 units of affordable housing. Through the efforts and focus of CD&H, the proposed and completed activities will create an environment that is conducive to new housing construction and neighborhood revitalization. Through the commitment of the City High Point Community Development & Housing Department, citizens of Southside, and local community groups, Southside will gradually be redeveloped into a thriving area of the City of High Point.



Southside Front Elevation

IV. Community and Neighborhood Development Activities

The Community and Neighborhood Development Division (CNDD) is charged with developing and implementing the department's non-housing strategies to implement community capacity development activities that promote stronger neighborhoods. This year the division will focus community building activities such as leadership development, youth development, basic skills homelessness and reentry. The division partners with various organizations to enhance services to low/mod neighborhoods and coordinates community programs. Division activities include providing neighborhood capacity building opportunities, helping residents acquire needed skills, enhancing public services, providing resource coordination for ex-offenders, assisting in homeless activities and assisting residents who are required to relocate due to housing code enforcement violations. CNDD has increase their capability by adding two new staff positions, a Community Resource Specialist and a Community Reentry Specialist. This change will strengthen the division to provide more services in the upcoming year to neighborhoods and to inmates/ex-offenders who are reentering society. Coordinating multiple programs from HUD and the Community Capacity Development Office (CCDO) at one location allows the Department to optimize effectiveness to the benefit of low to moderate-income neighborhoods.

The Community and Neighborhood Development Center is located at 201 Fourth Street. The facility now contains a 12-station computer center; two conference rooms; staff offices; a greeting area; and kitchen facilities. The division will continue to be responsible for managing the Shelter Plus Care Program funds for chronic homeless individuals. The CNDD budget includes program delivery costs necessary to implement community and neighborhood development activities. The computer lab will continue to provide computer service for public use. The computers are also used to in the Volunteer Income Tax Assistance (VITA) program¹⁷.

One of the most important services provided by CNDD is support and capacity-building for neighborhood associations. In particular, CNDD supports the Neighborhood Leaders Council which will continue to meet monthly, discussing issues of concern in each neighborhood. Members learn about local government, address crime issues in their areas, create strategies for youth development, organize around citywide issues and develop a plan of action as a group.

¹⁷ The VITA program is a cooperative effort by the Internal Revenue Service and the city to provide income tax assistance to low-income individuals. Volunteers trained by the Internal Revenue prepare basic income tax returns free of charge at VITA sites.

A. Community Capacity-Building Programs



Budget:	\$273,592
Activity:	Community capacity building
Source:	CDBG
National Objective:	Low-to-moderate Income Area
Eligibility Citation:	570.201 (o)(p)
Goal:	To facilitate capacity building activities for community-based organizations
Objective:	To conduct twelve capacity building activities by June 30, 2010 (Suitable Living Environment)
Projected Outcome:	Sustainability
Public Service Access:	Improved
Performance Measures:	Projected Census Tracts to be served: 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146

This program is designed to develop, implement and coordinate community capacity-building services designed to help increase neighborhood stability and viability. Community and Neighborhood Development Division staff will provide technical assistance to neighborhood association groups, helping them organize and become catalysts for neighborhood revitalization. This year the Division will focus community building activities such as leadership development, youth development, basic skills training, homelessness and Project Re-entry.

Neighborhood Associations:

Macedonia Neighborhood Association

The Macedonia Neighborhood Association continues to focus on involving new homeowners in the area to join the Neighborhood Association. The Association plans to host several meet and greet events this year that will inform area residents about crime issues, neighborhood concerns, neighborhood clean-ups and future meetings. Increasing the number of members will allow the association to form committees to work on issues and goals. The Community Development and Housing Department staff will assist the Macedonia Neighborhood Association with the process to begin developing a vision and mission for the association.

The Neighborhood Association continues to be involved with the Macedonia Baseball League that is designed to offer a high quality sports league for a very low participation fee. Members of the association volunteer at the park, working the concession stand as well as cleaning up

after each game. The High Point Weed and Seed program will continue to fund the Macedonia Baseball League this year with grant funds totaling \$10,000.00. The Macedonia Family Resource Center will continue to provide daily programs to address the needs of those living in the Macedonia area. Programs at the center include:

- Free computer classes
- GED classes
- Technology Access Point (TAP) that allowed residents to access the main library database and check out books and have them delivered to the center
- Youth Centered Programs and activities
- English as second language classes

Burns-Hill Neighborhood Association

Burns-Hill Neighborhood Association will continue to be actively involved in neighborhood issues such as: crime, youth, neighborhood beautification, increased membership, social events and neighborhood planned activities. The Neighborhood Association members will also focus this year on finalizing their mission and vision statements and also update their by-laws. The Burns Hill Association president recently indicated that the group will continue activities in the area that include but not limited to:

- Community clean-ups that allow residents to take pride in their neighborhood and also recruit new members to join the Neighborhood Association
- Back to school celebration for the youth, this provides the youth with free school supplies
- Resident awards ceremony, which acknowledges those residents in the East Central area doing the right thing for the neighborhood
- Conduct workshops on organizing successful neighborhood watch groups
- Participate in National Night Out, which brings awareness to neighborhood issues and also was used to recruit new Neighborhood Association members
- Community Health Walk, which will allow residents to walk and patrol the neighborhood while engaging in a fitness activity
- Several Community yard sales

Broadstone Village Homeowners

Broadstone Village homeowners will focus this year on organization and planning for complete transfer of the Homeowner's Association from the builder/management company to homeowners. The process began this past year when part ownership of the associations were turned over to the homeowners. The process included meetings with the Homeowners, Management Company and lawyers. To prepare for the transfer, residents will continue to meet monthly to discuss neighborhood issues and concerns. Many concerns from last year will continue to be a focus for the upcoming year. Continued concerns include: vandalism to the pool and clubhouse; area youth being disrespectful toward homeowners; speeding cars throughout neighborhood; lack of lawn care/maintenance; and gang presence in the area. This upcoming year the board will focus on the security of the clubhouse/pool area and look at ways to ensure residents' compliance with rules and regulations instituted by the Homeowner's Association.

Westgate Neighborhood Watch Group

The Westgate Neighborhood Watch Group was organized in August 2008 after several break ins occurred in the neighborhood. Westgate Drive and Camilla Cove residents have met every month on the first Thursday at 6:30 PM at the Oakview Recreation Center. In the upcoming

year the group will attempt to organize by surveying surrounding streets, inviting others to join the group, and determining street captains' responsibilities and electing officers.

Pershing Street Neighborhood Watch

The Pershing Street Neighborhood Watch continues to focus on crime and safety issues in the Pershing Street/Lake Avenue area of High Point. Residents are actively involved in surveying the area for criminal activities and negative elements that affect the quality of life in the Pershing Street area. The Pershing Street members will continue to recruit homeowners this year in efforts to raise neighborhood safety awareness to more residents in the area. The High Point Police along with the City of High Point's Community Development and Housing Department will continue to assist the Pershing Street Neighborhood Watch with facilitation of meetings and continued crime analysis of the area.

West End Neighborhood Association

The West End Neighborhood Association meets the third Tuesday at 6:30 PM each month at the West End Community Center, 903 English Road. Their main goal for the upcoming year is re-energizing membership. Since implementation of the Police Department's Street Drug Initiative/Focused Deterrence Strategy, crime has dropped significantly and their rallying point has been diminished. West End Neighborhood Association will continue to work directly with West End Ministries to support and assist with community projects. They hope to begin a Neighborhood Watch group in the coming year.

Five Points Neighborhood Association

The Five Points Neighborhood Association meets every second Tuesday at 6:30 PM at the Washington Terrace Recreation Center. Major goals for the upcoming year include increased membership and expansion to include streets south of Lexington Avenue. Another goal is to see Washington Terrace Park declared a Historical Site, as it was the first African-American Park in North Carolina. The Five Points Neighborhood Association plans to focus on young men 13-15 years of age, hoping to offer a "safe place" to talk/hang out and possibly establish a mentoring program.

Highland Mills Neighborhood Association

The Highland Mills Association proposed a change in their monthly meeting dates and neighborhood activities during the year 2009. Residents are keeping each other abreast of problems areas or concerns. An annual Clean-up is also scheduled to take place early spring and the Association leaders are encouraging residents to participate.

Southside Neighborhood Association

The Southside Association proposes many positive changes for the year 2009 and has scheduled a Southside Clean-Up Day with area residents in the spring. The Southside Revitalization Plans are in operation which includes the building of eleven new homes. The High Point Police Department has implemented its nationally-recognized Street Drug Initiative and Focused Deterrence strategy in a comprehensive, community partnership to improve the quality of life for Southside residents.

Washington Drive Neighborhood Association

The Washington Drive Neighborhood Association will participate in a series of meetings involving Washington Drive residents, businesses and the Core City Plan Management during the year 2009. The Association scheduled meeting topics to include government, funding availability, presentations, and obtaining a non-profit status. The Core City Plan Management has applied for funds to begin revitalization of selected areas within the Washington Drive area.

B. Community-Based Initiatives



Budget:	\$20,000
Activity:	CBI Public Service Subrecipients
Source:	CDBG
National Objective:	Low to Moderate Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(a) (1) and 570.208 (a) (2)
Goal:	To provide public services that benefit low to moderate-income residents
Objectives:	To assist 10 neighborhood and community organizations in the neighborhood improvement projects
Outcome:	Sustainability
Public Service Access:	Improved
Performance Measures:	Projected Census Tracts to be served 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146

The High Point City Council has directed that a portion of its CDBG entitlement fund the Community Based Initiative (CBI) for public service activities provided by local community based organizations for the benefit of low to moderate-income residents. Eligible projects using CBI funds as seed money for the purchase of supplies, materials, goods and services directly related to the implementation of the project, provide a city-wide or targeted community a benefit and document matching resources in dollars, in-kind contributions, or volunteerism that equals or exceeds 25% of the grant amount requested. All activities must be implemented within the city limits of High Point, involve neighborhood people in the identification, planning or execution of the proposed activity.

The Citizen Advisory Council (CAC) will select at least ten (10) neighborhood improvement projects to be completed by June 30, 2010. In order to enhance the ability of neighborhood groups to access CBI funding for summer activities, the CAC approved staff recommendation to allocate funding during the May rather than waiting until October.

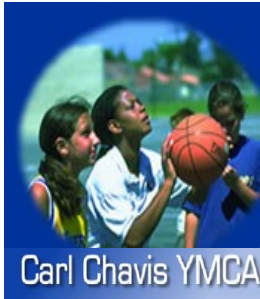
C. Public Service Grants



Budget	\$56,853
Activity	CDBG Public Service Subrecipient
Source	CDBG
National Objective	Low to Moderate Income Limited Clientele
Eligibility Citation	570.201(e); 570.208(a)(1) and 570.208(a)(2)
Goal	To provide public services that benefit low-to-moderate income residents
Objective	Suitable Living Environment
Outcome	Sustainability
Public Service Access	Improved
Performance Measures	Projected Census Tracts to be served 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146

The City of High Point annually sets aside a portion of its Community Development Block Grant entitlement to fund public service activities provided by local community based organizations and non-profits for the benefit of low to moderate-income residents. Eligible activities include labor, supplies and materials, employment, crime prevention, child-care; health; drug abuse; education; fair housing counseling; and energy conservation. Funds are allocated through a competitive process and the Citizens Advisory Council (CAC) reviews all applications and makes recommendations to the City Council. A total of fourteen applications were submitted for funding. The CAC recommended public services grants to the following applicants:

Carl Chavis Memorial YMCA



Budget:	\$10,000
Activity:	Summer Camp
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(a)(1) and 570.208(a)(2)(B)
Goal:	Provide scholarships to 100 youths for summer camp
Objective:	Creating Suitable Living Environment
Outcome:	Affordability
Public Service Access:	Improved
Performance Measures:	Projected numbers to be served: 100

The mission of the YMCA is to build strong kids, strong families and strong communities through programs and activities that build healthy spirits, minds and bodies. The project, Summer Camp will provide a safe, structured and learning program for 100 youths ages 5-13. The camp will operate Monday thru Friday, 6:30 a.m. to 5:30 p.m. and focus on academics (reading and math); enrichment (art, music, dance, step) recreation, sports fundamentals, field trips, social skills and character development. Funds will provide scholarships for qualified families.

Guilford Interfaith Hospitality Network



Guilford Interfaith Hospitality Network

Budget:	\$4,000
Activity:	Temporary housing for homeless families
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201 (e); 570.208 (a)(2) (A)
Goal:	To provide supportive assistance to alleviate homelessness
Objective:	Decent Housing
Outcome:	Availability/Accessibility
Public Service Access:	Improved
Performance Measures:	Projected number to serve: 20 families.

Guilford Interfaith Hospitality Network is a non-profit organization that assists in eliminating homelessness by uniting community organizations to provide shelter, meals and other assistance. Their mission is to help low-income families achieve and sustain independence. The project, **GIHN Supportive Assistance Fund** will assist 20 families in alleviating barriers prohibiting them from achieving independence such as obtaining employment, maintaining healthy relationships, increasing life skills through related classes, parenting, and increasing self-esteem. CDBG funds will be used to assist the families with legal documents, moving expenses, transportation, educational supplies, medicals expenses and childcare while seeking employment.

Guilford County Homeownership Center



The mission of the Guilford County Homeownership Center is to develop and implement, directly and/or through partnerships and joint ventures, housing opportunities to low-income families and individuals. The project, **Foreclosure Prevention Connection** will combine foreclosure prevention along with a national recognized financial literacy program (Financial Peace Literacy) to assist homeowners facing potential foreclosures. Counselors will provide one-on-one counseling and group counseling to 100 low to moderate income homeowners to prevent or resolve their mortgage delinquency, defaults and foreclosure issues. CDBG funds will be used for salary of a part-time Housing Counselor.

Budget	\$5,000
Activity	Foreclosure Prevention
Source	CDBG
National Objective	Low to Moderate-Income Limited Clientele
Eligibility Citation	570.201(e); 570.208(a)(1)
Goal	To provide foreclosure prevention & financial literacy program
Objective	Creating Suitable Living Environment
Outcome	Affordability
Public Service Access	Improved
Performance Measures	Projected numbers to be served: 100

Open Door Ministries



Budget	\$15,000
Activity	Emergency food, shelter & other assistance
Source	CDBG
National Objective	Low to Moderate-Income Limited Clientele
Eligibility Citation	570.201(e); 570.208(a)(1) and 570.208(a)(2)(A)(B)
Goal	To provide emergency assistance to the homeless
Objective	Creating Suitable Living Environment
Outcome	Availability/Accessibility
Public Service Access	Improved
Performance Measures	Projected number to be served: 6,000

The mission of Open Door Ministries is to provide assistance to meet basic needs of food, shelter, and emergency assistance and to assist people as they heal and reclaim their lives. Open Door provides assistance to the poor and needy through their homeless shelter, soup kitchen, emergency assistance, transitional housing and Housing First Program. The project, **Emergency Assistance Network** will provide assistance to 6,000 low and moderate-income persons and families with financial assistance to help pay for rent and/or utilities, food and other services that can benefit their financial situation. CDBG funds will be used for rent, utilities, food and other emergency services.

Reading Connections, Inc.



Budget:	\$5,000
Activity:	Community Literacy Program
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(a)(2) (A)(B)
Goal:	To provide education and support to student by improving their quality of life
Objective:	Creating Suitable Living Environment
Outcome:	Availability/Accessibility
Public Service Access:	Improved
Performance Measures:	Projected number to be served: 200

Reading Connections provides literacy education to improve knowledge, skills and abilities that enable adults to accomplish real-life goals, including enhanced employability and an improved quality of life. Literacy is defined as “an individual’s ability to read, write and speak English, compute and solve problems at levels of proficiency necessary to function on the job, in the family of the individual, and in society.” The project, Community Literacy Investment, will provide support to improve the quality of life for 200 students of low-to-moderate income by providing supportive services for special needs populations, encouraging partnerships between residents and other community organizations, instilling and fostering community pride, and inspiring healthy development of youth. CDBG funds will be used for salaries, postage, copying, travel, meals and contracted services.

Salvation Army Boys and Girls Club



Budget:	\$5,350
Activity:	Gang Prevention Project
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(a)(2) (B)
Goal:	To prevent young boys & girls from participating in gang activities
Objective:	Creating Suitable Living Environment
Outcome:	Sustainability
Public Service Access:	Improved
Performance Measures:	Projected number to be served: 50

The mission of the Salvation Army Boys & Girls Club is to inspire and enable all young people, especially those who need us most, to reach their full potential as productive, caring, responsible citizens. The project, Street Smart helps young people ages 5 to 18 to successfully identify, resist and resolve negative conflict demonstrates tolerance, value, diversity and perhaps prevent and reduce violence in their communities. The program goal is to prevent 50 young people from becoming involved in gangs. CDBG funds will be used for salary, supplies for programming, transportation and activities for the youth.

Senior Resources of Guilford



Budget:	\$7,500
Activity:	Mobile Meals to Senior Citizens
Source:	CDBG
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	570.201(e); 570.208(a)(2) (A)
Goal:	To purchase a vehicle for delivery of nutritious meals to homebound seniors
Objective:	Creating Suitable Living Environment
Outcome:	Affordability
Public Service Access:	Improved
Performance Measures:	Projected number to be served: 50

Senior Resources of Guilford mission is to serve diverse communities of older adults and their families by advocating and providing supportive services that enhance the independence, health and quality of adult lives. The project, Mobile Meals Delivery Vehicle will provide nutritious home delivered meals to homebound seniors ages 60 or older, which have been assessed by case assistance staff and are eligible due to their inability to obtain or prepare a meal for themselves nor do they have a responsible person who is willing or able to assist them. CDBG funds will be used to assist with the costs associated with purchasing a new custom delivery vehicle.

YWCA of High Point



Budget	\$5,600
Activity	Parenting Skills Program
Source	CDBG
National Objective	Low to Moderate-Income Limited Clientele
Eligibility Citation	570.201(e); 570.208(a)(2) (B)
Goal	To provide services for 30 young adult parents
Objective	Creating Suitable Living Environment
Outcome	Improved
Public Service Access	Improved
Performance Measures	Projected number to be served: 30

The goal of the Young Transitional Parenting Program is to provide services for 25 young parents that will lead to personal self-sufficiency and economic self-support to pregnant and parenting young adults. As a young parent, the need for each individual varies. The YWCA have found that the needs include parenting skills, being connected to the right support systems for both themselves and their child, continuing their education, peer support and career development. The project, Young Transitional Parenting Program will provide services that will lead to personal self-sufficiency and economic self-support to pregnant and parenting young adults. As a young parent, the needs for each individual will vary depending on where they are being connected to the right support systems for themselves and their child, continuing their education, peer support and career development. CDBG funds will be used for transportation, space rental, food, educational supplies and salary.

D. Reducing Homelessness

1. The **Homeless Prevention Coalition of Guilford County** (HPCGC) is a diverse, community-based, tax exempt 501©(3) organization working to end homelessness in Guilford County, North Carolina through advocacy, information, funding, and networking. HPCGC's Executive Board meets the first Thursday of each month at 9:30 AM at the YMCA of Jamestown; membership meetings are held the 2nd Thursday of each month at Jamestown Presbyterian Church at 9:30 AM.

2. **Partners Ending Homelessness** (www.partnersendinghomelessness.org.) is an initiative that focuses on actively implementing, evaluating and updating Guilford County's Ten Year Plan to end chronic homelessness. Chronic homelessness is defined as an individual with a disabling condition who has either been continuously homeless for a year or more, or has had at least four episodes of homelessness in the past three years. In the 2007 Homeless Point in Time count there were over 200 people experiencing chronic homelessness in Guilford County. The Partners Ending Homelessness initiative focuses on generating housing, strengthening prevention & supportive service efforts, and increasing coordination and access through the continuum of care in our community.

The Guilford County Task Force to End Homelessness was a comprehensive and focused effort by the community with the goal of ending chronic homelessness in Guilford County by the year 2016. At the urging of the Homeless Prevention Coalition of Guilford County, the task force was summoned by Mayor Keith Holliday of Greensboro, Mayor Beck Smothers of High Point, and the Chair of the County Board of Commissioners, Carolyn Coleman. The Homeless Prevention Coalition, along with the United Way of Greater Greensboro and United Way of Greater High Point, were assigned the task of administering the development of the plan. The task force was comprised of a panel of more than 60 leaders of government, faith communities, social service agencies, advocacy groups, law enforcement, business organizations, and people who themselves have experienced homelessness.

On June 4, 2007, Guilford County's ten year plan, Partnering to End Chronic Homelessness in Guilford County, was unveiled to the public. The result of a comprehensive and focused effort by the community, the Guilford County Task Force to End Homelessness was convened to improve the quality of life for all residents of Guilford County by ending chronic homelessness and reducing all types of homelessness by 2016. The taskforce developed Guilford County's ten year plan, which has two major objectives Housing and Supportive Services directed around the housing first approach.

- **Housing Objective:** Provide a variety of supportive housing for chronically homeless persons, targeting the least restrictive model under which the client can be successful and enabling the client to move within the levels as indicated by their circumstances.

- **Prevention And Supportive Services Objective:** Provide prevention and supportive services to prevent persons from becoming chronically homeless and to enable those who are chronically homeless to move to and remain in a stable housing situation and maximize their self-sufficiency. (Supportive Services – Services such as case management, medical or psychological counseling and supervision, child care, transportation, and job training provided for the purpose of facilitating a person's stability and independence.)

- **Housing First:** A Housing First approach to homelessness differs from the traditional shelter-based response of homelessness by focusing on the root causes of homelessness rather a reactionary response. A Housing First approach attempts to 1) prevent homelessness when possible and 2) provide permanent supportive housing to those who are homeless. A Housing First approach bypasses the traditional shelter-based model and moves a person who is homeless directly to permanent supportive housing

E. Relocation Assistance Due to Code Enforcement



Budget:	\$5,000
Activity:	Relocation Services
Source:	CDBG
National Objective:	Low-to-moderate Income Area
Eligibility Citation:	570.201 (i) and 570.606 (d)
Goal:	Provide assistance to low-to-moderate income residents forced to move due to code enforcement
Objective:	Availability/Accessibility
Projected Outcome:	Sustainability
Public Service Access:	Improved
Performance Measures:	Projected Census Tracts to be served: 136.01, 136.02, 138, 139, 140, 142, 143, 144.06, 144.08, 145.01, 145.02, 145.03, 146

Relocation Assistance is available to renters and homeowners who are required to move from their residence due to enforcement of the City's Minimum Housing Code. The number of rooms in the substandard unit cited for code enforcement determines the amount of funds occupants will receive to secure a standard unit. Since the relocations will not be caused by federally funded activities, occupants are not eligible for Uniform Relocation Assistance (URA) benefits. However, the High Point City Council has authorized use of the URA moving cost schedule to determine levels of assistance. Funds can be used to pay moving expenses and/or rental security deposits. Reimbursements are based on the URA schedule for the state of North Carolina listed below:

North Carolina Residential Moving Fixed Cost Schedule

	With Furniture									Without Furniture	
Number of rooms	1	2	3	4	5	6	7	8	Each additional	1	Each additional
Assistance	\$500	\$700	\$900	\$1,100	\$1,300	\$1,500	\$1,650	\$1,800	\$150	\$350	\$50

Budget:	\$306,663
Activity:	Administration
Source:	HOME and CDBG
National Objective:	N/A
Eligibility Citation:	24 CFR 92.206, 570.200 (a) (3) (i)

Administrative costs that are necessary for program planning and management of the CDBG and HOME programs are charged to program administration. The Community Development and Housing Department is responsible for ensuring program implementation in compliance with the national objectives of both programs as well as adhering to state and local requirements. Reasonable administrative and planning costs include, but are not limited to:

- General management, oversight and coordination
- Salaries, wages and related costs of the participating jurisdiction's staff
- Monitoring progress and compliance with program requirements
- Preparing reports and other documents related for submission to HUD
- Coordinating the resolution of audit and monitoring findings
- Evaluating program results against stated objectives
- Travel costs incurred for official business in carrying out the program
- Administrative services performed under third party contracts or agreements
- Capacity building and training activities for staff and non-profits
- Fair housing and activities to affirmatively further fair housing

HUD regulations permit the City to use up to twenty percent of the CDBG grant and up to ten percent of its HOME grant for reasonable administrative and planning costs.

A. HOME Matching Requirements

Jurisdictions participating in the HOME program are required to make contributions to housing that qualifies as affordable housing. During a fiscal year, the contributions or match must total not less than 25 percent of the HOME funds drawn from the jurisdiction's HOME Investment Trust Fund Treasury account in that fiscal year for project costs, unless the participating jurisdiction has received a reduction in the match requirement. The City appropriates funds required to match HOME project costs annually. When the City reimburses itself for eligible HOME expenditures, the City draws the sum of total expenditure minus required match so that the City's required HOME match is realized when funds are drawn from the Treasury.

B. Recapture Provisions

The City of High Point provides loans, payable in monthly installments (loans may also be deferred), to income-eligible homebuyers for down payment and closing cost assistance and housing rehabilitation services. Typically the loan is due and payable in full if the home is sold,

transferred or refinanced for any reason. The City applies recapture provisions consistent with 24 CFR Part 92.254 in its deed of trust that call for accelerated repayment of loans in the case of resale, refinancing or failure to exist as a primary residence of the individual receiving assistance. However, the homeowner is permitted to refinance the second mortgage without repayment in full if the borrower can document that the refinancing is for the sole purpose of lowering the first mortgage interest rate or making improvements to the home. The borrower is not permitted to consolidate debts or receive cash at closing.

C. Local Monitoring and Compliance

The City of High Point Community Development and Housing Department disburses its Community Development Block Grant (CDBG) and HOME funds in two ways:

1. Acquisition and rehabilitation projects and homeownership opportunities that expand the city's supply of affordable housing; and,
2. Awarding grants to subrecipients to implement programs and provide services to low and moderate-income residents in Core city areas.

The department determines the types of activities that can be funded, and the households or individuals who are eligible to receive these benefits. The department has developed special procedures to ensure subrecipients are in compliance with applicable regulations. All applicants are required to submit an application that is reviewed by staff.

Once funding is approved for a project, staff coordinates allocation of funds. Organizations and non-profits receiving funds must enter into a detailed performance contract with the City. It describes all federal laws and regulations, and defines reporting and project management responsibilities of the subrecipient. This contract also states performance goals that the organization is expected to meet. As a project progresses, grantees are required to submit monthly reports. Staff makes quarterly on-site visits to each funded project. They discuss the project's progress with managers and examine records. All CDBG funded subrecipient projects are required to demonstrate a minimum of low to moderate-income benefit ratio of 70%. To assist grantees in achieving this, the city requires them to focus on providing services to residents of officially designated community development target areas. These areas have high concentrations of low to moderate-income residents. Subrecipients are also required to make a mid-year report and/or appearance before the Citizen Advisory Council (CAC) at one of its regular meetings to ensure performance measures are being met and funds are expended in a timely manner.

Procedures have been developed by the department to ensure that all projects and programs funded with CDBG and HOME funds meet required regulations. Households or individuals receiving assistance through a housing program must submit an application that is reviewed by the department's staff to verify eligibility.

The department has also developed procedures to ensure that all programs and projects funded with CDBG and HOME funds meet required regulations. Any person or household receiving assistance through a housing program must submit an application that is reviewed by the department staff to verify eligibility.

D. Fair Housing

Fair housing is the right of individuals to obtain the housing of their choice, free from discrimination based on race, color, religion, sex, disability, familial status, national origin, and, depending on the circumstances, age. This right is assured by the Federal Fair Housing Acts of 1968 and 1988, as amended, which make it unlawful to discriminate in the sale, rental, financing, and insuring of housing. Under the Fair Housing Act an aggrieved person may, not later than one year after an alleged discriminatory housing practice has occurred, file a complaint directly with the U.S. Department of Housing and Urban Development (HUD), or a state or local agency that enforces laws that are “substantially equivalent” to the Fair Housing Act. Upon the filing of such a complaint, HUD has the responsibility to serve notice of the complaint and conduct an investigation into the alleged discriminatory housing practice. The Fair Housing Act declares, “It is the policy of the United States to provide, within Constitutional limitations, for fair housing throughout the United States.” In addition, the law directs all executive departments and agencies to administer their programs and activities related to housing and urban development in a manner that affirmatively furthers the purposes of the Act.

The U. S. Department of Housing and Urban Development requires that all state and local governments participating in their programs submit an analysis of impediments to fair housing (AI). The City of High Point has completed this requirement with assistance from Training & Development Associates (TDA). TDA’s services were engaged to assure HUD and the community that the City is working to ensure that efforts are being made to “affirmatively further fair housing” as set forth in the regulations governing the Community Development Block Grant Program and Title VIII of the Fair Housing Act. The analysis of impediments to fair housing choice identified several impediments that could play a role in prohibiting fair housing choice in High Point. Based on these findings, the City must take appropriate actions to overcome the effects of the impediments identified through the analysis. In conducting the analysis of fair housing choice for the City of High Point, TDA completed a comprehensive review of policies, practices, and procedures that affect the location, availability, and accessibility of housing and current residential patterns and conditions. The analysis includes an examination of existing studies and literature along with a review of public policies from a fair housing perspective. TDA evaluated all the data for effectiveness of existing fair housing activities and examined barriers to fair housing choice for protected classes. Based upon the analysis, TDA is providing this report of the findings and recommendations for remedies. The current analysis of impediments to fair housing identifies the following issues which impede the City’s ability to affirm fair housing choice and equal opportunity:

- Lack of appropriate local legislation to address fair housing issues;
- Concentrated fair housing complaints that affect the disabled;
- Lack of cooperation and coordination between public and private agencies on fair housing matters;
- Lack of appropriate training and education for residents about the meaning of fair housing and fair housing rights;
- Zoning regulations preclude the development of affordable housing for affected populations;
- Lack of affordable housing in various types and price ranges;
- Lack of public policy in support of affordable housing

In the fall of 2007, High Point’s City Council voted to enact Fair Housing in High Point. The Human Relations Commission has voted to expand its Fair Housing Committee (FHC) to include members of the public sector who do not sit as human relations commissioners. Last year, invitations for membership to the FHC were issued to the High Point Housing Authority, High Point Housing Coalition, and the Triad Apartment Association (TAA). Fair Housing committee members are Ron Butler, Angela McGill, Cam Cridlebaugh, Steve Key, Mary Gwyn, and Milagros Amaro.

The Human Relations Department is in the process of submitting an application to HUD for Substantial Equivalency Certification, which would designate our department as a Fair Housing Administrative Program (FHAP) agency. This designation means that a State or local agency has the ability to enforce a local law that provides substantive rights, procedures, remedies and judicial review provisions that are substantially equivalent to the federal Fair Housing Act. In addition, the department is currently researching Fair Housing Initiative Program (FHIP) grants and is in conversation with HUD about becoming an FHIP agency until our FHAP status is approved.

To better serve the community, the department has relocated to the second (main) floor of City Hall. The new space has a conference room for conducting training, educational programming, mediations, and an expanded resource area. The department has also added an additional position of Human Relations Specialist, who is responsible for fair housing education, outreach, and investigations. The Human Relations Department is working to develop a Fair Housing & Equal Opportunity educational program.

The Human Relations Department celebrates Fair Housing Month each April. The Department will be working closely with the City of High Point's Community Development & Housing Department to implement the educational component of lead abatement, recognizing that potential fair housing concerns exist related to properties containing lead-based paint hazards.

E. Discharge Policy

The City of High Point does not expend funds directly or indirectly to public institutions and/or systems of care that may discharge persons resulting in homelessness of such persons. The City, however, provides technical assistance to organizations that serve the homeless. The city's Community Development and Housing Department works closely with the High Point Housing Coalition, a task force of homeless shelters and supportive service providers. The city played a leading role in establishing the Housing Coalition and a department staff member continues to provide technical assistance and other support to the group. The City also utilizes its CDBG program to fund public service activities that are available to Homeless Service Providers.

The City of High Point has a Relocation Assistance Plan that ensures uniformity in aiding persons displaced by Minimum Housing Code Enforcement. Extra steps are made to minimize displacement to tenants. Minimum Housing Code provides owners and property managers with ninety days to repair their substandard units. Failure to comply results in notification to owners and tenants that the unit will be placarded and closed immediately after the tenant vacates the structure (thirty days to vacate). Correspondence and a Relocation Assistance brochure (explanation of the relocation program) are personally given to displaced households applying for assistance to ensure their understanding of their rights within the relocation process.

Assistance is available to both renters and homeowners who are required to move from their homes due to the enforcement of the city's minimum housing code. Funds may be used to pay moving expenses and/or rental security deposits. The number of rooms in the substandard unit determines relocation benefits.

Minority/Women Business Enterprises

The City of High Point strives to ensure that small/minority/women-owned businesses are given equal access to programs and activities supported by funds coming through the United States Department of Housing and Urban Development (HUD). The goal is accomplished through the Affirmative Action Plan outlined in the city's Minority and Women Business Enterprise Development Action Plan. The summarized items below include but are not limited to actions steps the city will take to ensure MWBE access to HUD funded programs and activities.

- Minority and Women Business Enterprises (MWBE) will be encouraged to make inquiries and participate in the City's Housing Rehabilitation Programs.
- CD&H staff will participate in area workshops to recruit MWBE contractors.
- Qualified minority contractors and sub-contractors will be recruited to participate in the in the department's various housing programs (home repair, housing construction and lead remediation).
- CD&H will seek to sponsor small business development workshops in core-city neighborhoods to maximize accessibility for MWBE small businesses and contractors.
- CD&H strives to utilize services available from local MWBE businesses such as:
 - Recruiting MWBEs to bid on home repair projects;
 - Encouraging non-profit affordable housing producers
 - Screen printing tee shirts for a Neighborhood Association project
 - Printing program brochures
 - Catering for a community and staff events
 - Coordinating youth programs

CD&H will utilize these and other actions to encourage the participation of minorities and women in HUD funded projects and to utilize services they offer.

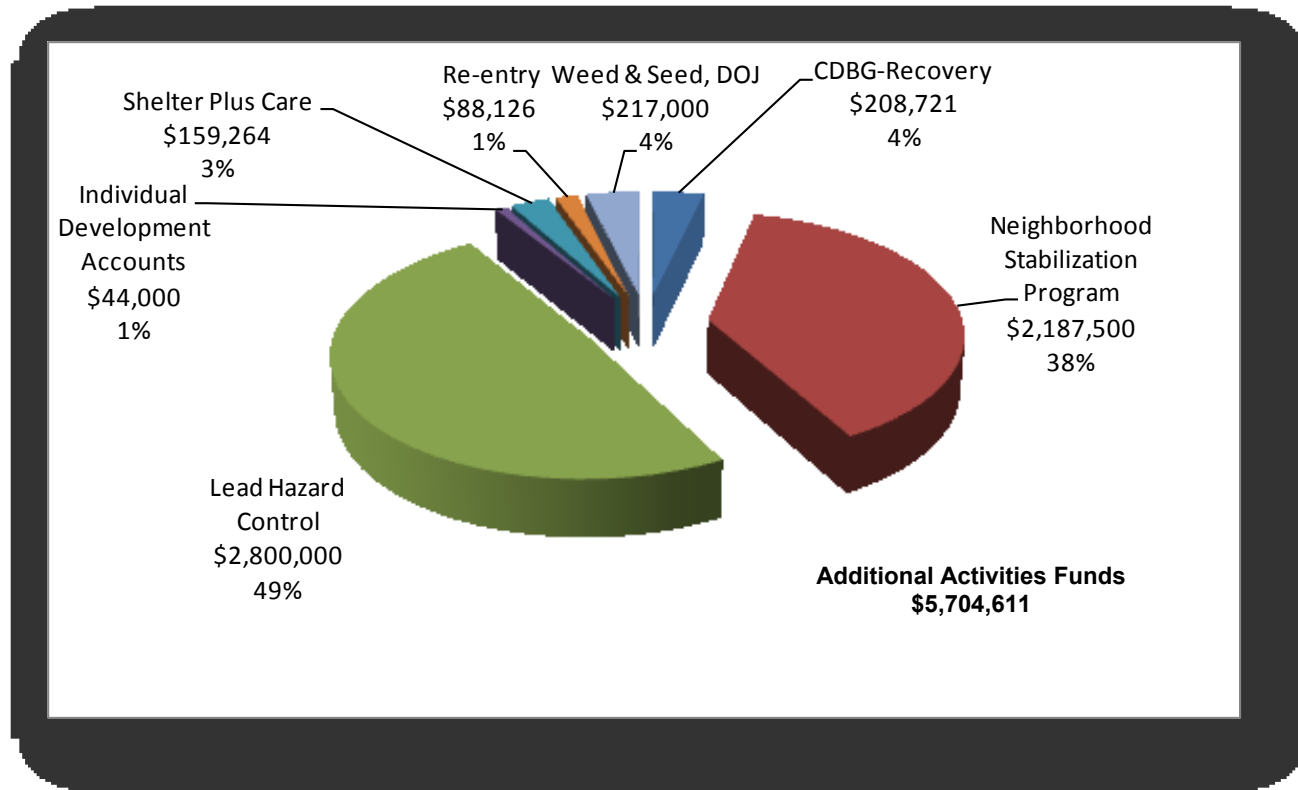
VI. Other Activities

The next several pages detail programs funded by additional grants awarded to the Community Development & Housing Department.

The Housing Division's total: \$5,240,221

Community & Neighborhood Development: \$464,390

Housing:	Lead Hazard Control Funds	\$2,800,000	HUD
	Neighborhood Stabilization Program Funds	\$2,187,500	HUD
	Individual Development Accounts Program	\$44,000	HHS
	CDBG-R	\$208,721	HUD
CNDD:	Project Re-entry	\$88,126	DOJ
	Weed & Seed	\$217,000	DOJ
	Shelter Plus Care	\$159,264	HUD



Funds for additional activities come from grants. These funds greatly enhance CD&H collaboration and influence in the City, enabling us to enhance and expand our current efforts to create safe, healthy and sustainable neighborhoods. NSP funds will be used for purchase, rehab and re-sale of foreclosed properties in areas where data reveals the highest numbers of foreclosures. Lead Hazard grant funds will fund inspections, risk assessment, remediations services and clearance of lead in home built before 1978. Individual Development account funds assist residents to build wealth through saving and planning, leading ultimately to purchase of their own home. Project Re-Entry works with incarcerated citizens to plan for their return to society, hoping to reduce recidivism and

strengthen societal fabric. Weed & Seed works to “seed in” positive programs in specific target areas where the police are “weeding out” criminal activity, such as Southside. Shelter Plus Care addresses the needs of the chronically homeless.

A. Lead-Based Paint Hazard Remediation



Budget:	\$2,800,000
Activity:	Lead Hazard Control
Source:	HUD
National Objective:	Low and Moderate Income Housing
Eligibility Citation:	24 CFR Part 35, "Lead-based paint poisoning prevention in certain residential structures"
Goal:	Conduct lead hazard control work activities
Objective:	Conduct lead hazard control activities for 78 units
Outcome:	Lead-safe residences
Performance Measures:	Number of lead remediations

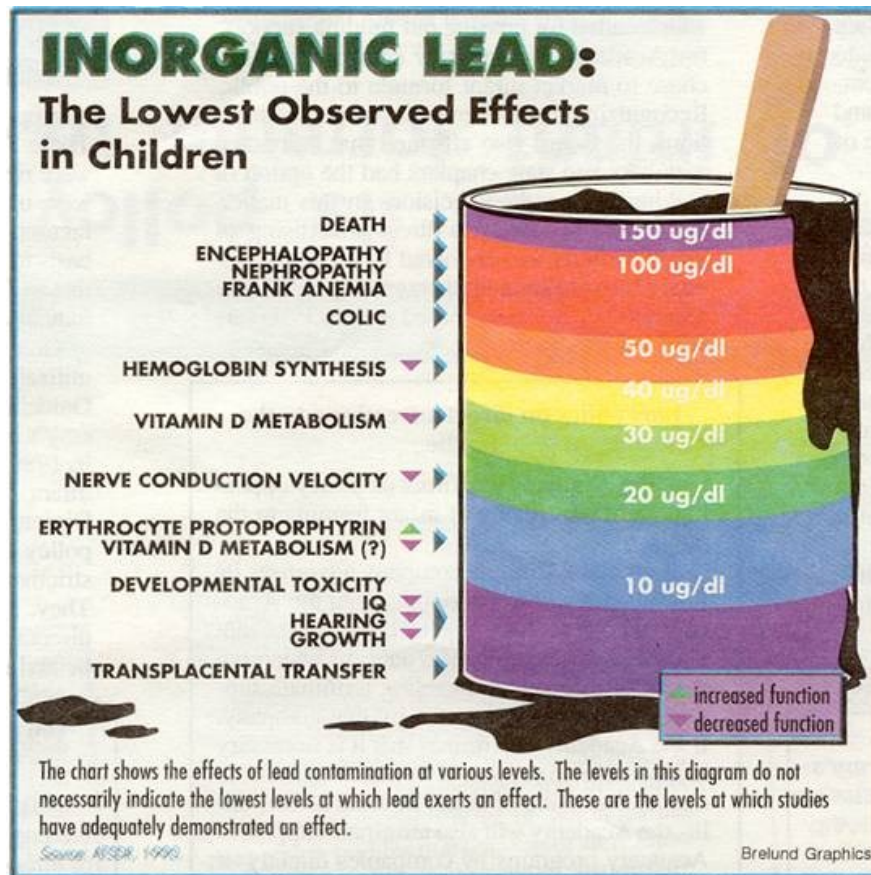
The overwhelming majority of houses receiving repair services were constructed prior to 1978. During the course of most rehabilitation activities, whether emergency, limited or comprehensive in scope, it is likely that painted surfaces will be disturbed. The department conforms to the federal mandate established by Title X of the 1992 Housing and Community Development Act that HUD funded programs, including Housing Rehabilitation Programs, incorporate lead-based paint hazard evaluation, remediation/reduction strategies and clearance requirements for all housing structures built before 1978. Over 85% of all residential housing built before 1978 contains some lead-based paint. The estimated number of affected households in the United States is believed to exceed 60 million. At the time of the year 2000 census, the City of High Point's housing demographics indicated approximately 60% of local housing stock, approximately 23,000 residential structures, was built before 1978.

Lead is a dangerous and pervasive poison. Anyone at any age, even pets, can become poisoned by lead. Because lead is harmful to the developing brain and nervous system, exposure to lead is especially dangerous to fetuses and young children. Research conducted by the Duke University's Nicholas School of the Environment and Earth Sciences demonstrates that lead causes irreversible, asymptomatic effects far below levels previously considered safe. Low-level lead exposure, including prenatal exposure, has been linked to decreased performance on standardized IQ tests and end-of-grade testing for school-aged children.

Children are not uniformly exposed to lead. The age of the child, race/ethnicity, socioeconomic status, and age of housing all play a role in exposure to and development of childhood lead poisoning. Children living in poverty are four times more likely to have elevated blood lead levels than children from wealthier families. Children with elevated blood lead levels are not distributed evenly; rather, they are disproportionately located in older neighborhoods. African-American children are four times more likely to have elevated blood lead levels

than white children. Nationwide, more than one-third of African-American children living in large central cities have elevated blood lead levels.

To reduce the potential for adverse health effects attributable to the rehabilitation of deteriorated lead-based paint surfaces, the city provides educational material to all rehab customers. All customers receiving housing rehabilitation assistance from the city are informed about the potential health hazards posed by the presence of deteriorated lead-based paint. They are provided with information about protecting their families from this hazardous substance. Project managers who oversee rehabilitation projects are trained to incorporate proper hazard reduction techniques into the treatment of lead-based paint. Currently, our strategy is to presume that lead-based paint is present in all housing built before 1978. Visual assessment, stabilization, and standard treatment methodologies are employed to achieve clearance for each rehabilitation project that disturbs lead-based paint.



2008 HUD Lead-Based Paint Hazard Control Grant Award

The City of High Point has received a \$3,000,000 HUD grant to carry out a lead-based paint remediation program on private residential housing serving low to very-low-income families. The successful Lead-Based Paint Hazard Control Grant Application provides funds to establish a lead-based paint remediation program on private residential housing serving low to very-low-income families. The Grant Award is effective April 1, 2009 and ends September 30, 2011.

Goals and Objectives: elimination and/or control of identified lead hazards in two hundred twenty-nine (229) housing units involving low to very-low income families with children under six years of age with priority given to units occupied by children with Elevated Blood Lead Levels:

- Hiring of a Guilford County Department of Public Health Environmental Health Specialist dedicated to the City of High Point;
- Increase the number of children screened for lead poisoning;
- Increase awareness of lead-based paint prevention through a Lead Safe High point Initiative;
- Develop and implement primary prevention strategies for families with children under 6 YOA with lead poisoning of 5 ug/dL < 9 ug/dL;¹⁸
- Implementation of a Preventative Maintenance Program;
- Provide certified lead supervisor/worker and maintenance training to housing owners, realtors, management companies, contractors, building inspectors and others;

¹⁸ A scientific measurement of the amount of lead per unit of blood.

- Promote a comprehensive fair housing initiative via workshops to housing providers, civic and community-based organizations, as well as elected and appointed officials;
- Establish a web-based Safe Housing Registry.

Eligible Residential Housing Units: the program is available to all housing units city-wide occupied by eligible very low to moderate income families. However six census tracts/neighborhoods located in the Core City that have socioeconomic and environmental risk factors which demonstrate the likely prevalence of lead-based paint exposure (including age of housing, poverty, crime, low educational scores, and concentrated ethnicity) will be targeted as follows: Tract Number (Neighborhood) 136.02 (Five Points); 138 (Washington Drive); 139 (East Central); 140 (Southside & West End); 142 (Macedonia), and 143 (Undesignated). Current surveillance data confirms a higher concentration of children with blood lead poisoning within these tracts. Applicants must meet each of the following criteria: 1.) Residential building was constructed prior to 1978; 2.) is occupied by very low to moderate income person or family; and 3.) contains lead-based paint, dust or soil. The following services will be available free of charge to eligible applicants:

- **Lead Inspection:** an analysis of all coated surfaces to confirm the presence of lead paint coatings (paint, varnish, shellac) in a dwelling for lead with an x-ray fluorescence analyzer – an electronic device used to find lead-based paint.
- **Risk Assessment:** an analysis report explaining the results of the inspection and to confirm the presence of lead-based paint **hazards**.
- **Remediation Services:** the cost of remediating lead-based paint hazards that can cause poisoning.
- **Clearance:** an environmental test to confirm, by a visual inspection (exterior) and taking dust samples (interior) that lead-based paint hazards have been remediated and that proper clean up using Lead Safe Work Practices has occurred.

The City of High Point has established the following prioritization schedule for identified units: (1) presence of children less than six years of age identified with Elevated Blood Levels (of lead); (2) presence of children less than six years of age as part of a Primary Prevention Program, a proactive approach to control lead hazards before children are poisoned; (3) units that are located in the identified targeted areas; (4) Cost Value Benefit (remediation vs. structure value); (5) degree of lead hazards; (6) units earmarked for existing rehabilitation programs; and (7) unit located outside of the targeted areas.

B. Neighborhood Stabilization Program

On July 30, 2008, Congress passed the Housing and Economic Recovery Act of 2008 to assist communities devastated by foreclosures. The legislation recognized that unoccupied foreclosed homes can lead to declines in neighboring house values, increased crime and significant disinvestment. To mitigate these harmful effects, Congress appropriated \$3.92 billion to communities hardest hit by foreclosures and delinquencies. The Department of Housing and Urban Development (HUD) was tasked to design a program and distribute funds to states and local governments. The Neighborhood Stabilization Program (NSP) was developed as a result of the legislation. North Carolina was allocated approximately \$52.3 million in NSP funds that will be distributed to local governments and non-profits. Additionally, the City of Charlotte received a direct allocation of \$5.4 million; they were only city in the state to receive a direct allocation. The Division of Community Assistance (DCA) is the state agency charged with administration and allocation of NSP funds through a competitive process. The City of High Point's \$5.2 million application scored 6th of the 23 total applications submitted by other local governments; we were awarded \$2.625 million. Great emphasis has been placed by HUD and DCA for expeditious implementation of programs. DCA must commit all of its funds in 18 months and completely expend them in 48 months. To ensure meeting this deadline, DCA will allow grantees only 12 months to commit allocated NSP funds. DCA has promised to recapture NSP funds if grantees are not making satisfactory progress.

The NSP is focused on creating homeownership opportunities from foreclosed properties. Funds are to be used for the acquisition, repair and resale of foreclosed properties. The NSP also established a new income category known as low to moderate to middle income (LMMI) that encompasses households up to 120% of the area median income (AMI); 120% of the AMI for a family of four is \$70,200. In order to ensure that lower income households are impacted by this program, 30% of the funds must benefit households at or below 50% of the AMI.

Foreclosure data was acquired through a data source recommended by DCA known as Realty Trac (<http://www.realtytrac.com>). Staff's analysis of the data indicated the majority of single family owner occupied foreclosures were occurring in middle income neighborhoods. The table below compares foreclosure distribution by zip code as well as income, poverty and tenure.

Distribution of High Point area properties by type and zip code					
Inventory	27260	27262	27263	27265	27282
Blighted	205	49	15	8	0
Foreclosed	110	116	12	152	9
Pre-foreclosure	51	44	6	69	3
Total	416	245	33	297	24
Income, poverty and tenure by zip code					
Category	27260	27262	27263	27265	27282
2007 Est. household income	\$26,875	\$39,017	\$43,129	\$58,245	\$76,330
% Below poverty level	35%	16%	11%	6%	4%
% Homeowners	39%	61%	70%	75%	78%
% Renters	61%	39%	30%	25%	22%

The 27260 zip code had the lowest mean household income (\$26,875) and homeownership rate (39%) in the City. Households in the other zip codes with significant numbers of foreclosures, 27262 and 27265, had substantially higher mean household incomes and homeownership rates. Though there were significant numbers of foreclosures and blighted properties in 27260, the low homeownership rate strongly suggests that a substantial number of foreclosures were investor-owners.

In response to the observed data, staff developed a straightforward two-pronged strategy to address high foreclosure rates in middle income neighborhoods and high instances of blighted properties and foreclosures in the core-city (27260):

- Identify clusters of foreclosed properties in stable neighborhoods for acquisition repair and resale.
- Utilize NSP funds to acquire eligible properties in fragile neighborhoods for redevelopment.

This data-driven approach will allow the City to maximize the impact of the NSP on the community at large while providing clear, measurable objectives for implementation of the NSP in High Point.

C. CDBG-R

The American Recovery and Reinvestment Act of 2009 (Recovery Act) appropriated \$1 billion in Community Development Block Grant (CDBG) funds to states and local governments to carry out, on an expedited basis, eligible activities under the CDBG program. The grant program under this act will be referred to as the CDBG Recovery (CDBG-R) program. HUD strongly urges grantees to use CDBG-R funds for hard development costs associated with infrastructure activities that provide basic services to residents or activities that promote energy efficiency and conservation through rehabilitation or retrofitting of existing buildings. While the full range of CDBG activities is available to grantees, the HUD strongly suggests that grantees incorporate consideration of the public perception of the intent of the Recovery Act in identifying and selecting projects for CDBG-R funding.

The CDBG-R grant is a supplemental appropriation and as such, HUD is requiring grantees prepare a substantial amendment to its current approved consolidated plan and 2008 Annual Action Plan. HUD believes that treating the CDBG-R as a substantial amendment and requiring grantees to amend the 2008 Annual Action Plan will expedite distribution of CDBG-R funds, while ensuring citizen participation on specific use of the funds. Entitlement grantees are required to submit the substantial amendments to their program year 2008 Action Plans to their HUD field office by June 5, 2009. HUD is also waiving the consolidated plan regulations to the extent necessary to adjust reporting requirements for the use of CDBG-R funds to comply with the Recovery Act. The City's substantial amendment will be submitted to Council for approval on June 1, 2009 and subsequently submitted to HUD for their review and approval process.

As a result of the Recovery Act, High Point was allocated \$208,721 in CDBG-R funds. In order to comply with HUD's recommendations regarding the use of CDBG-R funding, CD&H proposes to utilize CDBG-R funds to complement Lead Hazard Control (LHC) program activities. CDBG-R funds will be used to make additional repairs to address major systems such as roofing, heating ventilation and air conditioning, electrical, plumbing/sewer. Additionally, CD&H will seek opportunities to improve residential energy efficiency through repair services provided in CDBG-R and LHC funded activities. Benefits to low to moderate income families will include a lead free environment, lower utility bills and a safer dwelling. Consequently the leveraging of CDBG-R with LHC funding will enhance the city's ability to promote more livable

D. Individual Development Accounts Program

Beginning in 2008-09, the City expanded the program to include federal match money from the Department of Health and Human Services. Federal funds of \$47,000 per year for a five year period have been allocated. The program, called **Money Talks**, is designed to identify participant strengths, needs, skills, and problems. Individual Life Plans are designed for participants and a Success Coach who provides monthly support services. It is expected that the Success Coach will work with a maximum of 50 participants, averaging 10 participants each of the five years. Money Talks will over-enroll participants to factor in attrition at each stage of the Program so that a minimum of 86 participants will graduate over the five-year period. Enrollment of new participants will close at the end of year three. Exceptions are that new enrollees after the third year must be qualified to enter Groups 1 (Motivated) or Group 2 (Motivated, with Support and Assistance). Members of Group 3 (Clients with Multiple Barriers) will be evaluated, as indicated below, for eventual participation in the program. Over the five year period, a minimum of 100 participants will be served. It is hoped that a minimum of 86 of these participants will purchase homes within the five years. The City will partner with the Guilford Homeownership center to establish an IDA program in High Point. Financial literacy classes using the IDA Program "Money Smart" curriculum¹⁹ will be held at the Southside Recreation Center, 401 Taylor Street, High Point, NC 27260.

¹⁹ "Money Smart" curriculum is distributed by the Federal Deposit Insurance corporation (FDIC).

E. Project Re-entry

Project Re-entry is a pre- and post-release transitional service model for offenders who are in prison, within 12-18 months of being released and heading back to the communities in which they were arrested. Specific pre-release services include individual case planning (assistance to find appropriate housing -- where, with whom, etc.) and cycled class sessions on topics such as job readiness; realities of transitioning or "going home;" education and trade skills training opportunities; health issues; life skills; and access to post-release services.

Post-release services provide a continuum of care once pre-release inmate graduate and return to the community. A case manager or coordinator provides services and support for the following: career development classes, vocational training, assisted job search, counseling, transportation, support services (clothing, hygiene, emergency assistance, mediation, etc.) and guidance as requested. Typically, post-release services are provided anywhere from 6 to 12 months. The coordinator has a case load of 30 individuals in the pre-release process, most of whom are inmates at the Guilford Correctional Center. His duties include locating and scheduling classes in the prison, screening and working with individuals to make sure they have access to resources unique to their situation. The coordinator tracks individual progress, completion rates, employment rates, and provides quarterly statistics.

Program helps ex-offenders with transition

BY PAT KIMBROUGH
ENTERPRISE STAFF WRITER

HIGH POINT – It's a given that inmates released from prison are more likely to walk the straight and narrow if they have some kind of support system in place.

Project Re-entry was recently brought to High Point to help fill that role. The program, which was established in Winston-Salem 10 years ago and now operates in nine counties, features a 12-week curriculum of life-skills classes inside prison for inmates whose release date is approaching. It also offers help on the outside.

"It really helps with safety in the community and hopefully is going to help reduce crime, because when people come back (from prison) with some type of skill-set, it's more likely that they're going to want to be

productive," said Michelle McNair, community resource manager for High Point's Community Development and Housing Department and one of the people involved with Project Re-entry. "The chances that they won't go back to prison are better if they've had some kind of training and awareness of what's available to them."

A \$74,000 grant award from the state enabled the city to get the program set up and hire Calvin Boyd to bring representatives from local agencies to the Guilford Correctional Center in McLeansville for class sessions on job preparedness, personal finance and getting motivated.

Boyd said the response to the program from the inmates, who are in prison for "any offense, from murder down," has been positive, with many enthusiastically taking part in the classes, which they're eligible to

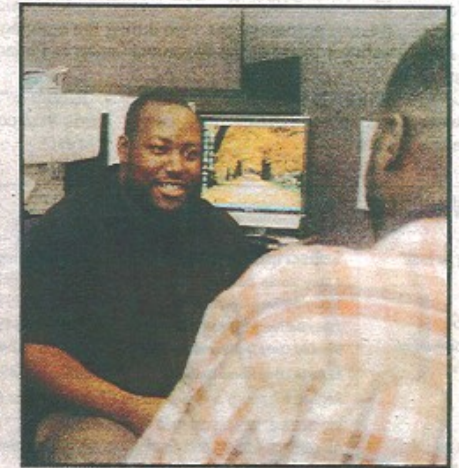
enroll in within 18 months of release from an active sentence.

Boyd said a big part of his job is linking ex-offenders with things like education and job-training opportunities, as well as substance abuse treatment options when they leave prison.

"We're showing them that there's help out there upon their release," he said. "They're not going to be alone out there. We don't turn away any ex-offender who needs help."

Officials said the program should expand on the work of the High Point Community Against Violence, a local group of volunteers that has assisted ex-offenders for more than a decade.

"We can't guarantee they're going to get a job, especially with the way the economy is now," McNair said. "We don't promise them anything, but if they want help, we'll work with them."

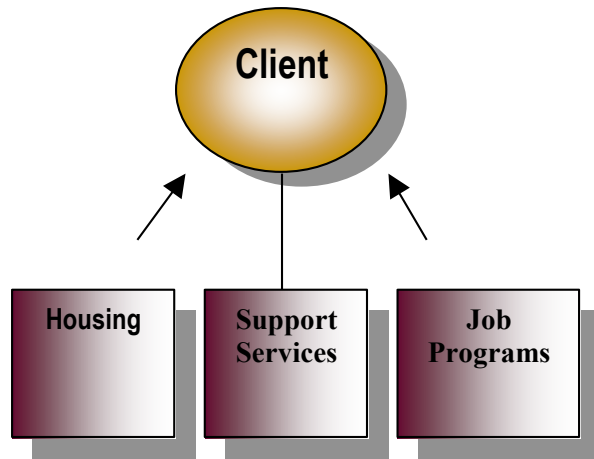


DAVID HOLSTON | HPE

Calvin Boyd meets with a client at the Weed and Seed office on Fourth Street.

pkimbrough@hpe.com | 888-3531

F. Shelter Plus Care



Budget:	\$159,264
Activity:	Permanent Supportive Housing for the Homeless
Source:	Homeless Assistance Programs
National Objective:	Low to Moderate-Income Limited Clientele
Eligibility Citation:	24 CFR 570.201(p), 208(a)(2) and 582
Goal:	Provide housing and supportive services on a long-term basis for homeless persons with disabilities
Objective:	Provide permanent shelter for homeless individuals for 5 years. (Creating Economic Opportunities)
Outcome:	Sustainability
Public Service Access:	Improved
Performance Measures:	Projected number of persons to be served

The City of High Point serves as the fiscal agent for the Shelter Plus Care Program with Open Door Ministries serving as the service provider. The program is entering its third year and has assisted nine homeless people with disabilities to “come off the streets.” Two people left the program in the first two years and were replaced by others who requested assistance. Open Door Ministries provides ongoing supportive services from obtaining furniture to ensuring clients receive proper medical care.

The City provides yearly inspections at each residence to ensure compliance with HUD quality standards, and processes rent, utilities, and gas payments. Open Door Ministries will provide case management, direct supportive services, and maintain the services provided documentation for each client.

Clients who receive disability payments from the federal government are required to make prorated rent payments. Anticipated revenue for the next fiscal year is approximately \$4,340.00 from two clients. Open Door Ministries will be assisting remaining clients to apply for Social Security Disability payments. If Open Door Ministries succeeds in securing these disability payments, the revenue will be added to the program funds. When this revenue amount is substantial another client will be added to the program.

G. Weed & Seed



High Point Weed and Seed will continue to work toward crime reduction and neighborhood organization within the Core City target areas. Neighborhoods within the Core City areas are organizing their associations, which are in turn working to stabilize their communities. The Weed and Seed Steering Committee continues to make decisions, develop policies, and guide the implementation of the site strategy to establish a healthy and stable crime-free community. The Weed and Seed Steering Committee will continue the collaboration with law enforcement, social service agencies, community-based organizations, churches and local businesses to empower and sustain positive change in the Weed and Seed core areas. Sub-committees will continue to work in the area of youth, marketing, sustainability, governmental issues, crime reduction, and awareness. Several agencies and Weed and Seed Safe Sites will provide an array of services to residents in the target areas this year. These include:

Small Business Entrepreneurship: \$10,000.00

The overall goal of Small Business Entrepreneurship Program is to serve as a catalyst for engaging individuals in the core city area with opportunities and experiences that will enable and empower them to become a business owner. Students are taught over 10 weeks how to create a business plan, marketing development and finding funds for their service or product.

Seed Tech Computer Lab Computer Classes: \$9,360.00 To conduct beginning and advance computer classes and software training. This request will provide sufficient funding to conduct 6 classes per week for a year. Class subjects will include Introduction to the Internet (covers several Internet-related skills, including typing in web page addresses, conducting searches on the Internet, and printing), Introduction to Computers (covers very basic computing skills, including computer vocabulary, identifying items on your computer, using a mouse and keyboard, basic and advance word processing, and Internet skills), Introduction to Microsoft Office Applications (introductions to MS Word, Excel, PowerPoint, Access, and Publisher and other new classes.



2nd C.H.A.N.C.E. (Community Hands Activating New Choices for Ex-offenders): \$25,440.00

The program would match offenders to employers willing to teach a trade, would pay 3 months' salary or ½ of 6 month's salary with hopes the offender would be offered a full time job, providing all criteria were satisfied. City Of High Point Community Development and Housing, and the Police Department is working closely with the High Point Community Against Violence, the US Attorney's office, Employment Security Commission and the High Point Chamber of Commerce to make this dream a reality. Funds will be used for the apprenticeship programs/salaries for 3 or 6 months, skill training/education/certification and materials needed to start a job.

Capacity Building/Leadership Training for Expanded Core City²⁰ (ECC) Residents: \$6,000

To conduct Capacity Building and Leadership Training, for neighborhood residents in ECC. Ten (10) workshops held in each established ECC residential area, covering topics related to capacity-building such as dealing with City Hall (about concerns such as zoning, ordinances, city services, etc.); health and landlord/tenant issues; improve opportunities for ECC residents through implementation of the Law Enforcement, Community Policing, Prevention/Intervention/Treatment and Neighborhood Restoration strategies. The Community Development & Housing Department will contract with appropriate organizations and consultants to conduct workshops and provide training to ECC residents. The department will also coordinate the provision of additional community capacity building activities that will compliment Weed and Seed activities.

Community capacity building activities include but are not limited to:

- Community leaders receive training on getting a neighborhood organized;
- Build skills and learn how to gain access to government services or community resources;
- Citizen involvement and leveraging resources to help Core City neighborhoods help themselves.
- Technical assistance to sub-recipients and neighborhood groups.

YWCA Art Academy \$8,000

The overall goal is to provide an Arts Academy which will consist of hiring local artists, dance and music instructors to explore 8 weeks of each discipline for a total of 6 months. The Arts Academy will serve 30 youth and will utilize instructors to encourage kids to create, to learn and to explore the various arts and cultures. The Participants will be school age youth and they will be given the opportunity to experience other cultures first hand through the art, music and dance they create, learn and explore in relations to history and culture. Each week, students will “visit “a different culture enabling them to better understand and appreciate the world around them.

Macedonia Baseball League \$10,000

The Macedonia Baseball League offers residents an affordable youth sports program. The funds will be used to purchase uniforms and equipment and to pay the umpire fees for the season.

High Point Police Department’s Midnight Basketball Program \$6,000

At the request of residents, Midnight Basketball will be expanded to 3 weeks for youth ages 13-18 and will be held at the Southside Recreation Center as well as the Morehead Recreation Center. Participants are recommended by School Resource Officers, Parks & Rec personnel and residents.

Police Youth Academy \$5,500

Police Youth Academy, a 2-week program targeting 25-30 rising 7th, 8th and 9th graders in ECC. Participants, conducted by School Resource Officers. Youngsters are recommended by parents, school officials and SROs and are generally those at serious risk of criminal justice system involvement. A nutritious breakfast, lunch and afternoon snack are provided. Youth participate in



²⁰ Expanded Core City is a Weed & Seed designation which came about during the second grant application, expanding on the original target area.

a mock trial at the courthouse and ropes challenge course, among other activities. Field trips are taken to the Guilford County Courthouse; to (for example) a local nursery & building supply store to purchase items to build group beautification project for residents at a local home for the elderly; an educational trip to the Bill Davis Racetrack in Archdale featuring guided tour & explanation of what is involved with racing beyond the glamour; and a team-building hike/exercise at Hanging Rock State Park. Curriculum includes character education, crime prevention, life-building skills, behavior modification, anger management, and a moderately rigorous physical education component at no cost to participants.

Weed and Seed Ex-Offender Program

The Weed and Seed Ex-Offender Program will provide resource services to those who have a criminal backgrounds living in the Core City areas. This program will also provide vital resources to those notified offenders from the High Point Police Department's Violent Crimes Call-In. Some of the resource services provided to ex-offenders include:

- Referrals to employment opportunities
- Referrals to housing opportunities
- Provide them with a community resource book that list all of the human service agencies in the area
- Provide them with on-site mentoring
- Free adult-illiteracy classes
- Free basic and advance computer classes
- Bus ticket assistance
- Housing assistance
- Utilities assistance

Volunteer Income Assistance Program (VITA) \$4,000

The High Point Weed and Seed program will continue to offer free tax preparation to low-to moderate-income individuals during the tax season. This year the VITA program will expand to a new site located at the Macedonia Family Resource Center. The VITA program will also expand services to six days a week to provide tax service free of charge to residents of High Point and surrounding areas. The VITA program expects to file more than 300 total federal tax returns for low income residents this year. The VITA program will continue to work with area partners to expand services to tax payers beyond just tax preparation. The partnerships this year will include: United Way of High Point, High Point Housing Authority, Guilford County Homeownership, Family Service of the Piedmont Consumer Credit Counseling Services, Bank of America, and Mortgage Hotline. The three free VITA sites this year include: Community and Neighborhood Development Center at 201 Fourth Street, West End Community Center at 901 English Road and Macedonia Family Resource Center at 401 Lake Avenue.



Weed and Seed Safe Sites

The Weed and Seed Safe Sites continues to provide activities and programs for adults and youth throughout the Weed and Seed target areas. The Safe Sites meets monthly to discuss ongoing activities at each site and inform other sites of future programs and activities. Listed below are the Weed and Seed Safe Sites with a brief description of activities offered/scheduled:

Macedonia Family Resource Center-Provides free computer classes residents, conducts GED Classes for 13 residents and continues to support youth participation in the Macedonia Baseball League

New Gate Apartments-Provides free computer classes for residents and area youth will continue to attend After School Program and free Reading Program for residents.

West End Community Center- Provides free computer classes, VITA Program, Youth College Tour and provides trips out of town for senior citizens.

NIA Community Action Center-Provides HIV awareness and counseling services for High Point residents.

Ambassador Court Apartments- Provides free computer/internet access for residents, continues to hold monthly resident meetings and neighborhood watch events.

Washington Terrace Park- Provides structured youth and adult recreational activities for residents, will host Community Development Week and many other Community held events for the upcoming year.

Brentwood Crossing Apartments-Provides free computer classes for residents, GED Classes, youth will continue to attend Boys and Girls Program, conducts maternity classes for expecting mothers and Women's Self Defense Classes

Morehead Recreation Center-Provides After School Program for area youth, Summer Camps, Mid-Night Basketball Program will assist over 150 again this year and recreational leagues for youth and adults will continue this year.

Fairview Resource Center- Provides youth services, computer classes, GED classes and Parenting Classes for residents throughout the year

Affordable Housing: Affordable Housing is generally defined as housing where the occupant, who is low to moderate income, is paying no more than 30 percent of his or her income for gross housing costs, including utilities.

Community Development Block Grant Program (CDBG): Authorized by the Housing and Community Development Act of 1974 replacing several community development categorical grant programs. CDBG provides eligible metropolitan cities and urban counties (called "entitlement communities") with annual direct grants that they can use to revitalize neighborhoods, expand affordable housing and economic opportunities, and/or improve community facilities and services, principally to benefit low- and moderate-income persons.

Community and Housing Development Organization (CHDO): A federally defined type of nonprofit housing provider that must receive a minimum of 15 percent of all Federal HOME Investment Partnership funds. The primary difference between CHDO and other nonprofits is the level of low-income resident participation on the Board of Directors.

Consolidated Plan: Developed by local and state governments with the input from citizens and community groups, the Consolidated Plan serves four functions:

- it is a planning document for each state and community, built upon public participation and input;
- it is the application for funds under HUD's formula grant programs (CDBG, HOME, ESG, and HOPWA);
- it outlines out local priorities; and
- it provides a 3-5 year strategy the jurisdiction will follow in implementing HUD programs.

Down Payment: The part of the purchase price of a property that the buyer pays in cash and does not finance with a mortgage.

Debt-to-income ratio: Percentages lenders use to decide whether a loan applicant can afford to make payments on a certain mortgage loan. Lenders may allow first-time homebuyers to use 33% of monthly income for housing costs, and a total of 38% for housing costs and all other debt.

Entitlement: An underlying formula governing the allocation of Block Grant funds to eligible recipients. Entitlement grants are provided to larger urban cities (i.e., population greater than 50,000) and larger urban counties (greater than 200,000).

Extremely low-income family: Family whose income is between 0 and 30 percent of the median income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 30 percent of the median for the area on the basis of HUD's findings that such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Fair Market Value: The highest price that a buyer, willing but not compelled to buy, would pay, and the lowest a seller, willing but not compelled to sell, would accept.

Fair Market Rents (FMR): Rent Schedules published in the Federal Register that establishes maximum eligible rent levels allowed under the Section 8 program by geographic area.

Family: All persons living in the same household who are related by birth, marriage or adoption.

Gross income: The total amount of money that a person receives, before taxes and other deductions. This income may include funds from a job or jobs; interest or dividends; alimony; disability payments; or public assistance.

HOME: Provides funds to local governments and states for new construction, rehabilitation, acquisition of standard housing, assistance to homebuyers, and tenant-based rental assistance.

Housing expense ratio: The percentage of a person's gross monthly income that it takes to pay a mortgage loan payment plus interest, property taxes, and insurance. Lenders use this ratio to decide whether or not to make mortgage loans.

Household: All the persons who occupy a housing unit. The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements.

Low-income families: Low-income families whose incomes do not exceed 50 percent of the median family income for the area, as determined by HUD with adjustments for smaller and larger families, except that HUD may establish income ceilings higher or lower than 50 percent of the median for the area on the basis of HUD's findings. Such variations are necessary because of prevailing levels of construction costs or fair market rents, or unusually high or low family incomes.

Low- and moderate-income household: A household having an income equal to or less than the Section 8 low-income limit established by HUD (80% of the median family income).

Low- and moderate-income person: A member of a family having an income equal to or less than the Section 8 low-income limit established by HUD (80% of the median family income). Unrelated individuals will be considered as one-person families for this purpose.

Mixed-Income: Refers to a resident mix that includes families with various income levels within one development. Mixed-income developments combine public housing families with other residents in order to decrease the economic and social isolation of these families.

Moderate-income: Households whose incomes do not exceed 80 percent of the median income for the area, as determined by HUD, with adjustments for smaller or larger families.

Monthly housing costs: The total of a homeowner's mortgage loan payment and expenses for utilities, general home repair, and upkeep.

Program income means gross income received by the recipient or a subrecipient directly generated from the use of CDBG funds and HOME funds.

Property inspection: The examination of a house by a licensed inspector to see if its structure is sound and if its mechanical systems, such as plumbing and heating, are working.

Public Housing Agency (PHA): Organization created by local government, which administers HUD's Low-Income Public Housing Program and other HUD programs.

Rehab: Short for "rehabilitation." Rebuild an existing house or building, to make the space more livable or usable and more valuable.

Second mortgage: A mortgage that has rights that are subordinate to the rights of the first mortgage holder.

Section 8: HUD assists low- and very low income families in obtaining decent, safe, and sanitary housing in private accommodations by making up the difference between what they can afford and the approved rent for an adequate housing unit.

Specifications: A detailed description of the size, shape, materials, and other details of a building or remodeling project.

Total monthly debt: Total amount of monthly credit card, car loan and other debt payments. Used to determine debt-to-income ratios.

Total monthly income: The amount of money that comes into a household every month from a job or jobs, interest or dividends, alimony, disability payments, and public assistance. A lender uses the total monthly income figure to decide how much house payment a loan applicant can afford. Also called gross monthly income.

Transitional housing: Housing that is designed to provide housing and appropriate supportive services to persons, including (but not limited to) de-institutionalized individuals with disabilities, homeless individuals with disabilities, and homeless families with children; and has as its purpose facilitating the movement of individuals and families to independent living within a time period that is set by the participating jurisdiction or project owner before occupancy.

U.S. Department of Housing and Urban Development (HUD): A federal government agency responsible for managing many of the nation's housing programs and for protecting rights of homebuyers, homeowners, sellers, and renters.

Underwriting: The process of analyzing a borrower's finances and credit in order to decide whether or not to make a loan. The underwriter is the person who has authority to approve a loan.

Unsecured credit: Credit not secured by property (such as a house). A credit card is unsecured debt; Deed of Trust secures a mortgage loan.

VA loans: A loan that is guaranteed by the Veterans Administration.

Very low-income families: Low-income families whose annual incomes do not exceed 50% of HUD-determined median family for the area.

Warranty: A guarantee by a seller or manufacturer that a product is what it is claimed to be, that it is in working order, and, in some cases, that the seller or maker will repair the product.

Zoning: A body of public law that regulates the use, placement and height of improvements, size of lots in subdivisions, off-street parking, and other planned uses of private property.

In accordance with the applicable statutes and the regulations governing the Housing and Community Development Plan regulations, the jurisdiction certifies that:

Citizen Participation Plan -- It is following a detailed citizen participation plan which:

1. Provides for and encourages citizen participation, with particular emphasis on participation by persons of low and moderate income who are residents of slum and blighted areas and of areas in which funds are proposed to be used, and provides for participation of residents in low and moderate income neighborhoods as defined by the local jurisdiction;
2. Provides citizens with reasonable and timely access to local meetings, information, and records relating to the grantee's proposed use of funds, as required by the regulations of the Secretary, and relating to the actual use of funds under the Act;
3. Provides for technical assistance to groups representative of persons of low and moderate income that request such assistance in developing proposals with the level and type of assistance to be determined by the grantee;
4. Provides for public hearings to obtain citizen views and to respond to proposals and questions at all stages of the community development program, including at least the development of needs, the review of proposed activities, and review of program performance, which hearings shall be held after adequate notice, at times and locations convenient to potential or actual beneficiaries, and with accommodation for the handicapped;
5. Provides for a timely written answer to written complaints and grievances, within 15 working days where practicable; and
6. Identified how the needs of non-English speaking residents will be met in the case of public hearings where a significant number of non-English speaking residents can be reasonably expected to participate.

Citizen Participation -- Prior to submission of its housing and community development plan to HUD, the jurisdiction has:

1. Met the citizen participation requirements of §91.105
2. Prepared its housing and community development plan and annual use of funds in accordance with §91.105 and made its housing and community development plan submission available to the public.

Affirmatively Further Fair Housing -- The jurisdiction will affirmatively further fair housing, prepare an analysis of impediments and maintain records pertaining to carrying out this certification.

Anti-Discrimination -- The grants will be conducted and administered in compliance with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d), the Fair Housing Act (42 U.S.C. 3601-3620), the Age Discrimination Act of 1975, Executive Orders 11063, 11625, 12138, 12432, and 12892, Section 504 of the Rehabilitation Act of 1973 (29 U.S.C. 794), the Americans with Disabilities Act (title II) and implementing regulations.

Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, as required under §91.105 and Federal implementing regulations; and that it has in effect and is following a residential anti-displacement and relocation assistance plan required under section 104(d) of the Housing and Community Development Act of 1974, as amended, and the relocation requirements of §91.105 governing optional relocation assistance under section 105(a)(11) of the Housing and Community Development Act of 1974, as amended;

Drug Free Workplace -- It will or will continue to provide a drug-free workplace by:

1. Publishing a statement notifying employees that the unlawful manufacture, distribution dispensing, possession, or use of a controlled substance is prohibited in the grantee's workplace and specifying the actions that will be taken against employees for violation of such prohibition;
2. Establishing an ongoing drug-free awareness program to inform employees about
 - i) The dangers of drug abuse in the workplace;
 - ii) The grantee's policy of maintaining a drug-free workplace;
 - iii) Any available drug counseling, rehabilitation, and employee assistance programs; and
 - iv) The penalties that may be imposed upon employees for drug abuse violations occurring in the workplace;
3. Making it a requirement that each employee to be engaged in the performance of the grant be given a copy of the statement required by paragraph 1;
4. Notifying the employee in the statement required by paragraph 1 that, as a condition of employment under the grant, the employee will
 - i) Abide by the terms of the statement; and
 - ii) Notify the employer in writing of his or her conviction for a violation of a criminal drug statute occurring in the workplace no later than five calendar days after such conviction;
5. Notifying the agency in writing, within ten calendar days after receiving notice under subparagraph 4(b) from an employee or otherwise receiving actual notice of such conviction. Employers of convicted employees must provide notice, including position title, to every grant officer or other designee on whose grant activity the convicted employee was working, unless the Federal agency has designated a central point of the receipt of such notices. Notice shall include the identification number(s) of each affected grant;
6. Taking one of the following actions, within 30 calendar days of receiving notice under subparagraph 4(b), with respect to any employee who is so convicted -
 - i) Taking appropriate personnel action against such an employee, up to and including termination, consistent with the requirements of the Rehabilitation Act of 1973, as amended; or
 - ii) Requiring such employee to participate satisfactorily in a drug abuse assistance or rehabilitation program approved for such purposes by a Federal, State, or local health, law enforcement, or other appropriate agency;

7. Making a good faith effort to continue to maintain a drug-free workplace through implementation of paragraphs 1, 2, 3, 4, 5, and 6.
8. The grantee may insert in the space provided below the site(s) for the performance of work done in connection with the specific grant:
(Street Address, City, County, State, Zip Code): ***City of High Point, 211 S. Hamilton St., High Point, NC 7260***

There are workplaces on file that are not identified here but are contained in office records and files and are available for inspection.
The certification with regard to the drug-free workplace is required by 24 CFR part 24, subpart F.

Anti Lobbying -- To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan or cooperative agreement, it will complete and submit Standard Form-LLL, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of this certification be included in the award documents for all sub-awards at all tiers (including subcontracts, sub-grants, and contracts under grants, loans and cooperative agreements) and that all subrecipients shall certify and disclose accordingly. The jurisdiction is in compliance with restrictions on lobbying required by 24 CFR, part 87, together with disclosure forms, if required by that part.

Legal Authority -- It possesses legal authority under State and local law to make grant submissions and to execute a community development and housing program and the jurisdiction's governing body has duly adopted or passed as an official act a resolution, motion or similar action authorizing the person identified as the official representative of the grantee to submit the housing and community development plan and amendments thereto and all understandings and assurances contained therein, and directing and authorizing the person identified as the official representative of the grantee to act in connection with the submission of the housing and community development plan and to provide such additional information as may be required;

Applicable Laws -- The jurisdiction will comply with the other provisions of the Acts covering programs covered by the HCD plan and with other applicable laws.

Signature

Date:

City Manager